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TWENTY-SECOND BIENNIAL REPORT
of the
DIVISION OF FINANCE
of the
DEPARTMENT OF ECONOMIC DEVELOPMENT
STATE OF MISSOURI
COVERING PERIOD
JULY 1, 1988 to JUNE 30, 1990

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DIVISION OF FINANCE

BANKS AND TRUST COMPANIES

The first banking corporations in Missouri received their charters by special acts of the territorial legislature and, after 1820, by acts of the Missouri General Assembly permitting the incorporation of particular banks. During the pre-Civil War period, the state's financial needs were also served by a number of incorporated private banks which lacked the legal authority then possessed by state chartered banks--that of issuing bank notes which circulated as currency. Private or unincorporated banks continued to operate in Missouri as late as the 1920's and a number of today's banking corporations began operations as private banks.

In 1857, the General Assembly enacted a statute creating state administrative offices for the supervision of state chartered banks. The Banking Commissioner and Assistant Banking Commissioner were given four-year terms and were appointed by the Governor. The Commissioner and Assistant Commissioner had custody of the plates and dies used for the printing of each bank's notes and one of the two state officials was required to countersign each bank note issued. Periodic bank examinations were required by the act. The first person to serve as Banking Commissioner was Claiborne F. Jackson. He was elected Governor in 1860, urged Missouri to secede from the Union and was replaced by an anti-secessionist Governor during the 1861 state convention at which Missouri decided to remain in the Union.

In 1863, an act with the stated purpose of creating a national currency and which permitted state banks to become national banks was passed by the United States Congress. While a national currency was undoubtedly needed, the main underlying purpose of the act was to better finance the Union's Civil War effort. National banks were permitted to issue bank notes up to an amount equal to ninety percent of the market value of U.S. Government bonds deposited with the U.S. Treasury. Thus, national banks were forced to buy bonds to finance the staggering cost of the Civil War. In 1865, Congress imposed a ten percent tax upon the payment after July 1, 1866, of any bank note other than national bank notes. As a result of this statute, most of the bank note issuing state chartered Missouri banks became national banks and in 1866, the posts of Banking Commissioner and Assistant Banking Commissioner were eliminated.

Missouri's first general incorporation act for banks was adopted in 1877. No prior submission to or approval by any organ of the state was required by the act. The first comprehensive trust company statute was adopted in 1885. In 1895, an act was passed requiring annual bank examinations and the Secretary of State was given administrative powers to enforce compliance with the banking statutes.

In 1907, the General Assembly revised the banking statutes and created the State Banking Department headed by the Bank Commissioner. This action took effect in 1909.

In 1921, the State Banking Department became the Department of Finance and the title

"Commissioner of Finance" was created. The 1945 Constitution, which took effect July 1, 1946, changed the name of the Department of Finance to the Division of Finance and placed it under the jurisdiction of the Department of Business and Administration. The State Banking Board was created in 1955 to handle appeals from certain decisions and orders of the Commissioner of Finance.

Under the Reorganization Act of 1974, the Department of Business and Administration was abolished and the Division of Finance was transferred to the new Department of Consumer Affairs, Regulation and Licensing which, by Constitutional amendment adopted on August 7, 1984, was renamed the Department of Economic Development. The director of the Division of Finance, by tradition referred to as the Commissioner of Finance, is nominated by the Director of the Department of Economic Development and appointed by the Governor with the advice and consent of the Senate.

Missouri has been referred to as a unit bank state because for years it has had a strong anti-branching law. However, the law has been modified in several important ways since 1959. At present there are several exceptions to the general rule against branches: (1) A bank located in a first class county or in the City of St. Louis may establish four facilities (branches) anywhere in such county or city but one of the four may be established in an adjoining or next adjoining first class county; (2) a bank located elsewhere may establish any number of facilities (A) in its own city or unincorporated community, (B) in any community without banking services within five miles of the main banking house, and (C) in any community without banking services in the same county; (3) any bank may establish automated teller machines or night depository boxes anywhere in the state; (4) any bank which purchases the assets and assumes the liabilities of a closed bank or savings and loan association may establish facilities at the location of the closed institution's offices regardless of location; (5) merged banks possess all facility rights possessed by the merging banks if the merging banks were in existence for more than one year and located in the same or adjoining counties or the merger is undertaken to avoid a bank failure and no acceptable merger is available in the county; (6) multi-bank holding companies and regional reciprocal interstate banking are permitted.

The "State Division of Finance" was created by Chapter 361 RSMo. Pursuant to that chapter and Chapter 362 the Division is required to examine all state chartered banks and trust companies annually to determine each institution's solvency, safety of operations and adherence to applicable state laws and regulations. The overall goal of the Division is to ensure a sound banking system for Missouri.

Protection of depositors is the fundamental concern which motivates the actions of the Division of Finance. Missouri laws contain numerous references to this strong public policy. It underlies the enforcement and removal actions authorized in Section 361.260, et seq. It is found in the law governing priorities in liquidation (Section 361.190) and it is reflected in the statutes prohibiting a bank from receiving deposits when it is either insolvent or in failing circumstances (Section 362.345). Accordingly, it is the policy of the Division to make every effort to assure that no losses are suffered by state bank depositors.

The Division of Finance is self-supporting through statutory assessments and fees based on the total assets of the institutions under its supervision. Each banking institution is required to publish a statement of condition at least twice annually and to comply with other written orders of the Director of Finance.

CONSUMER CREDIT

The Division of Finance is also charged with the responsibility of executing laws relating to consumer transactions under several statutes.

Chapter 367 requires licensing of consumer credit lenders, more commonly known as small loan companies. The supervision involves periodic examination for the purpose of assuring compliance with various consumer laws concerning maximum interest rates, credit related insurance, disclosures and refunding. The Division collects and consolidates reports of these companies' financial activities; a consolidation of these reports is summarized on the final page of this volume.

Chapter 365 is the Motor Vehicle Time Sales Act, a comprehensive licensing, disclosure, and rate law regulating time sales of motor vehicles. The supervision includes periodic examination to assure compliance with various consumer provisions.

Chapter 364, the Missouri Financing Institution Licensing Act, regulates persons and entities engaged in the business of purchasing retail time contracts on merchandise other than motor vehicles. The supervision includes periodic examination for the purpose of assuring compliance with various consumer provisions, especially those found in the substantive law relative to Chapter 364, the Retail Credit Sales Act (Sections 408.250 through 408.370).

The Missouri Second Mortgage Loan Act, Sections 408.231 through 408.237, treats loans secured by junior liens on residential real estate. The Division of Finance examines these operations for compliance with all of the consumer provisions.

The Missouri Premium Finance Law, found within Chapter 364, is a comprehensive licensing, disclosure, and rate act for institutions which finance insurance premiums. The Division of Finance maintains supervisory authority over licensees under this act to assure compliance with provisions designed to protect the consumer.

The Sale of Checks Law, found in Chapter 361, provides for licensing of companies which issue money orders and travelers checks. The purpose of the law is to assure that money orders issued in the State of Missouri are paid according to their terms. The Division licenses companies to engage in such business upon filing an application, certified audit, and a bond or letter of credit to assure performance.

The Missouri Anti-Redlining Law, Sections 408.570 through 408.600, prohibits discrimination in making of loans secured by residential real estate because of location of a specific property or race, age, sex, marital status, religion, or national origin of the borrower. The Division enforces the anti-redlining laws relative to all state chartered banks and licensed financial institutions plus mortgage bankers. All such institutions are obliged to file reports periodically and those state chartered or licensed institutions located within cities or counties with populations exceeding 250,000 persons are subject to examination by the Division as well.

MISSOURI BANKING - 1988 TO 1990

BANK AND TRUST EXAMINATIONS

The Division of Finance regulates state chartered banks and trust companies. A primary objective of the Division is to ensure the safety and soundness of Missouri's state chartered banks and trust companies, and thereby safeguard the funds of depositors and maintain public confidence in Missouri banks. These goals are met through a program of bank examinations, statistical monitoring, and administrative assistance.

The Division of Finance is required by Section 361.160 RSMo to perform annual examinations of all state chartered banks and trust companies. During this biennial period, all Missouri banks and trust companies received annual examinations. This requirement has been met through a shared examination agreement with the Federal Deposit Insurance Corporation and the Federal Reserve System. The ability of the FDIC to participate in the shared examination agreement has recently diminished due to their involvement in examinations of savings and loan institutions. However, the Division of Finance anticipates fulfilling annual examination requirements in 1990.

LEGISLATION

The biennial period saw the passage of several bills which affected banking.

In 1989:

HB 386, HB 615/563 and SB 192 all concerned fees and charges available under the various consumer credit acts. Together, they made the available returned check fees $15 in the applicable laws, provided for attorneys fees under the Small Loan Act, authorized involuntary unemployment insurance in certain circumstances, and authorized nonfiling insurance in lieu of filing fees;

HB 346 clarified the language of Section 405.653 which sets the limits on overdraft charges;

HB 1204 amended Chapter 361 by prohibiting Division of Finance examination personnel from owning stock in a bank holding company which controls a state chartered bank, and struck the requirement that the date of requesting reports of condition be kept secret;

HB 386 authorized the use of an irrevocable letter of credit in lieu of a bond for sale of check licensees; and

HB 82, the Missouri Right to Financial Privacy Act, became law.

LEGISLATION (CONTINUED)

In 1990:

HB 1456 broadened the Commissioner's authority to share information with federal regulatory agencies, amended the removal sections of Chapter 361 to make them comparable to Financial Institutions Reform, Recovery and Enforcement Act, authorized banks to invest in real estate development corporations which own agricultural real estate, amended the facility law to permit banks to maintain as facilities failed savings and loans which might be acquired, authorized the Commissioner to promulgate regulations to permit state chartered banks to branch the same as national banks, and established educational requirements for real estate appraisers;

HB 1788 eliminated mandatory cumulative voting of bank stock and authorized a late charge for retail credit cards;

HB 961 established a new type of consumer lender which may be licensed to make unsecured loans of $500 or less at extraordinary rates; and

SB 768 authorized a lender-originated credit card annual fee under certain circumstances.

INTERSTATE BANKING

Missouri's interstate banking law took effect August 13, 1986. It is a regional, reciprocal law with no national "trigger" as is found in some such laws. The Missouri statute establishes a region consisting of the eight states which adjoin Missouri. Any bank holding company located within the region may acquire one or more banks in Missouri if the laws of its home state permit reciprocal acquisitions by Missouri banking organizations.

The law requires the Commissioner of Finance to approve acquisitions after determining that there is reciprocity with the adjoining state, that the acquisition will not cause the applicant to exceed 13% of total deposits as described in Section 362.915, and that the acquisition will not impair the safety and soundness of the banks acquired.

The Commissioner is authorized to enter into agreements with the banking regulators of other states to facilitate the sharing of information necessary to investigate an application. As of June 30, 1990 all states in the region with the exception of Kansas had authorized interstate banking. Agreements for the sharing of information have been executed with the regulators in each of these states.

During the Biennial period, two Missouri bank holding companies have acquired two banks in Illinois. No Missouri banks have been acquired by non-Missouri bank holding companies during the period.

Missouri Holding Companies Acquiring Non-Missouri Banks

		Assets (Thousands)
*5-1-89	First Banks, Inc., Manchester, Mo. Acquired: Salem National Bank, Salem, Il.	60,400
6-30-89	Commerce Bancshares, Inc., Kansas City, Mo. Acquired: Banker's Trustshares, Inc., Quincy, Il. First Midwest Bank/M.C. National Association, Quincy, Il	167,400

* With this acquisition, deposits attributed to Illinois subsidiaries exceeded those of Missouri subsidiaries. The holding company is now considered to be an Illinois bank holding company.

Abstract of Reports of Condition
Filed by State Chartered Banks
and Trust Companies
as of December 31, 1988

This report represents a consolidation of Reports of Condition filed with the Division of Finance as of December 31, 1988 and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

The number of state chartered banks and trust companies declined from 502 to 491 during 1988. Nine banks merged into national banks, and eight merged into other state banks. Seven new bank and 1 nondeposit trust company charters were issued. Two national banks converted to state charters while one state bank converted to a national charter. Two banks were closed and one nondeposit trust company was dissolved during 1988.

The ten banks lost from state regulation totaled $671 million in assets and held $610 million in deposits on December 31, 1987. This represented 2.6 percent of state regulated assets and deposits.

The two banks gained from the national bank system totaled $79 million in assets and held $71 million in deposits on December 31, 1988.

Assets in state chartered banks totaled $27.1 billion on December 31, 1988, an increase of 4.3 percent from one year earlier. Deposits were $24.2 billion, up 4.1 percent. Adjusting for the banks lost from state regulation, and the banks gained from national regulation, these items grew 6.8 and 6.6 percent, respectively.

Total loans were $16.2 billion on December 31, 1988, up 8.1 percent. Adjusting for the loss and gain of banks, loans grew 10.7 percent.

Equity capital (adjusted) grew 8.2 percent during 1988 which increased the equity capital ratio to 7.97 percent. The primary capital ratio, which includes the reserve for loan losses, increased to 8.80 percent. Nationally, these ratios were 6.30 and 7.67 percent, respectively.

Adjusted net income was up nearly 27 percent from 1987. Return on assets for state banks was .99 percent compared to .84 percent last year.

The increase in earnings is attributed to a 13.5 percent reduction in loan losses, and a 7.4 percent increase in net interest income.

All Missouri banks (including national banks) grew a modest 2.7 percent compared to 4.0 percent nationally.

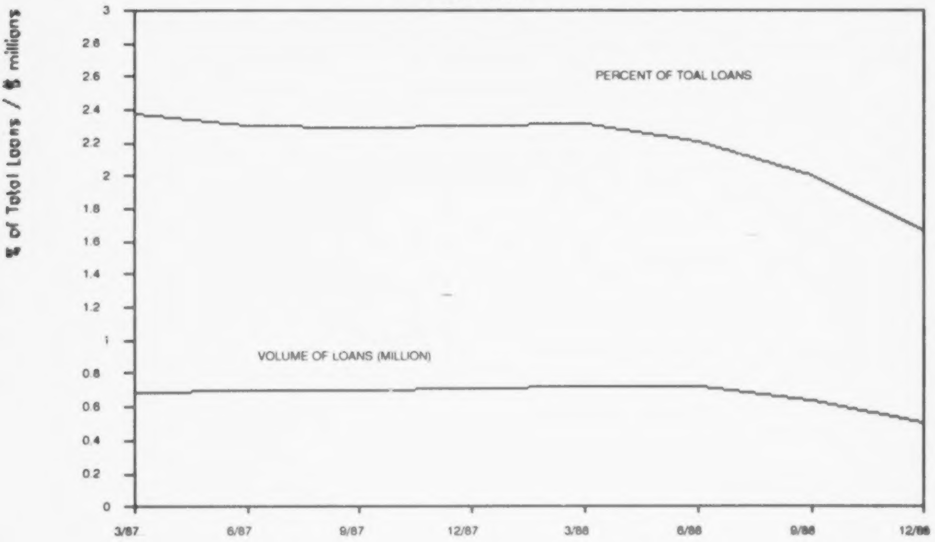
Net income of all Missouri banks in 1988 totaled $458 million, up 35 percent over 1987. 1987 income was reduced nearly $100 million by two banking organizations making a one-time special provision for Latin American loans. Without the effect of that special provision, 1988 net income would have increased 5.5 percent.

The chief reason behind the improvement of bank earnings during 1988 was the reduction in provision expense precipitated by a 33 percent decline in loan losses. The volume of loans seriously past due or on nonaccrual status has declined nearly 29 percent since December 31, 1987, indicating a continued lower level of loan losses.

The following chart illustrates the trend in past due and nonaccrual loans during the past two years. Note that the ratio of such loans to total loans drops considerably during 1988.

PAST DUE AND NON ACCRUAL LOANS

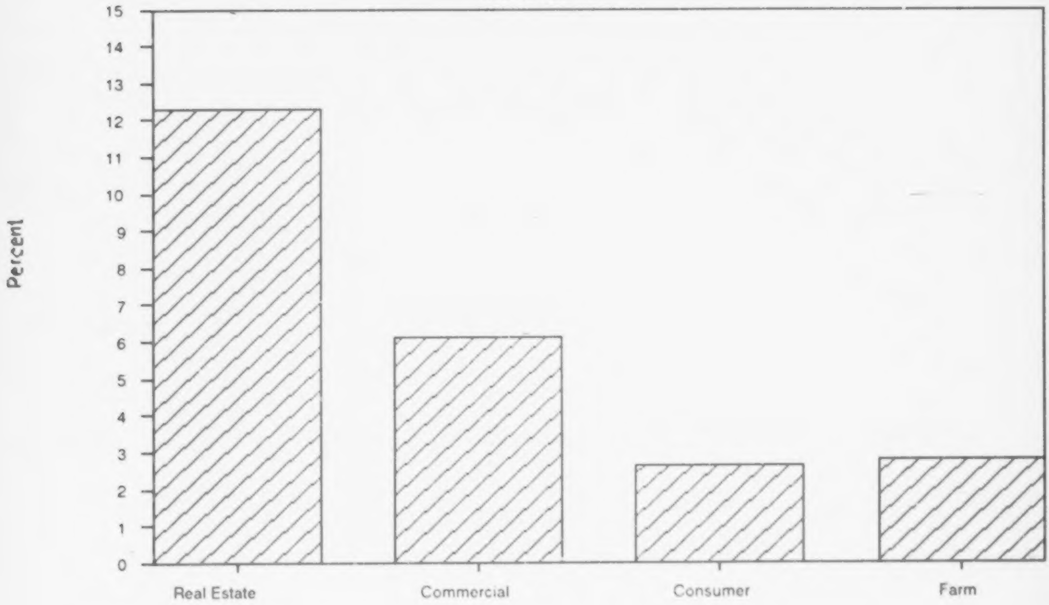
MISSOURI BANKS



Loan growth was very strong in 1988 as banks restructured their balance sheets. Holdings of short term cash equivalent investments declined, and little growth was evident in investment securities, but loans grew 7.1 percent.

The largest share of loan growth was in the real estate sector as banks increased commercial real estate and construction lending. Growth in "home equity" lines of credit was also evident.

Growth in consumer loans and loans for agriculture production was moderate, but growth in farm real estate loans and consumer loans secured by real estate was strong. These loans supplemented the growth in real estate loans.



Loan Growth 1987 - 1988

Missouri Banks

1988 was viewed as a successful year for Missouri banks. Solid growth was supplemented by a return of good earnings, and capital was strengthened in all areas. Only two banks failed in 1988, the lowest number since 1984. The declining level of nonperforming loans, and higher levels of capital appear to have Missouri banks well positioned for 1989.

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 1988

		12-31-88		12-31-87	
MILLIONS OF DOLLARS	482 STATE BANKS	94 NATIONAL BANKS	578 ALL BANKS	593 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due From Banks	1,897	3,543	5,440	6,226	-12.6%
Investment Securities	7,324	4,993	12,317	12,282	0.3%
Total Loans and Leases	16,202	16,193	32,395	30,253	7.1%
Less: Reserves	246	288	534	576	-7.3%
Federal Funds Sold	986	1,957	2,943	3,022	-2.6%
Fixed Assets	352	528	880	867	1.5%
Other Real Estate	111	61	172	145	18.6%
Other Assets	482	596	1,078	1,026	5.1%
TOTAL ASSETS	$27,108	$27,583	$54,691	$53,245	2.7%
LIABILITIES					
Total Deposits	24,157	22,036	46,193	44,904	2.9%
Deposits over 100M	3,228	3,330	6,558	6,459	1.5%
Brokered Deposits	291	254	545	529	3.0%
Federal Funds Purchased	458	2,916	3,374	3,285	2.7%
Other Liabilities	331	710	1,041	1,192	-12.7%
Total Equity Capital	2,162	1,921	4,083	3,864	5.7%
TOTAL LIABILITIES	$27,108	$27,583	$54,691	$53,245	2.7%
EARNINGS					
Interest Income	$2,317	$2,125	$4,442	$4,201	5.7%
Interest Expense	1,324	1,249	2,573	2,367	8.7%
Net Interest Income	993	876	1,869	1,834	1.9%
Prov. for Loan Losses	117	137	254	394	-35.5%
Net Income	263	195	458	339	35.1%
Cash Dividends	118	144	262	242	8.3%
Net Loan Losses	89	203	292	219	33.3%

COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 1988

	Dollar Amounts in Thousands			
	482 BANKS 12-31-88	495 BANKS 12-31-87	INCREASE DECREASE	% CHANGE
ASSETS				
Total Loans	$16,201,700	$14,988,600	1,213,100	8.1%
Allowance for Loan Losses	245,800	220,400	25,400	11.5%
Total Assets	27,107,800	25,978,100	1,129,700	4.3%
LIABILITIES				
Total Deposits	24,156,800	23,197,100	959,700	4.1%
Subordinated Notes & Debentures	3,600	6,000	(2,400)	-40.0%
EQUITY CAPITAL				
Total Equity Capital	2,161,800	2,044,600	117,200	5.7%

OPERATING RATIOS	12-31-88	12-31-87	CHANGE
Capital and Reserves / Assets	8.80%	8.65%	0.15%
Total Loans / Assets	59.77%	57.70%	2.07%
Allowance for Loan Losses/Loans	1.52%	1.47%	0.05%
Return on Assets	0.99%	0.84%	0.15%

NOTES:

1987 does not include seven nondeposit trust companies.
1988 does not include seven nondeposist trust companies and two chartered but not operating banks.

Abstract of Reports of Condition
Filed by State Chartered Banks
and Trust Companies
as of June 30, 1989

This report represents a consolidation of Reports of Condition filed with the Division of Finance as of June 30, 1989, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

The number of state chartered banks and trust companies declined from 503 to 473 during the previous twelve months. Eleven banks merged into national banks, and 22 merged into other state banks. Five new bank charters were issued and one national bank converted to a state charter. Two banks were closed, and one nondeposit trust company was dissolved.

The eleven state banks that merged into national banks totaled $902 million in assets and held $801 million in deposits on June 30, 1988. This represented 3.7 and 3.4 percent of state regulated assets and deposits.

The bank gained from the national bank system totaled $24 million in assets and held $22 million in deposits on June 30, 1989.

Assets in state chartered banks totaled $27.4 billion on June 30, 1989, an increase of 3.7 percent from one year earlier. Deposits were $24.3 billion, up 3.2 percent. Adjusting for the banks lost from state regulation, and the bank gained from national regulation, these items grew 7.2 and 6.8 percent, respectively.

Total loans were $16.6 billion on June 30, 1989, up 5.2 percent. Adjusting for the loss and gain of banks, loans grew 9.2 percent.

Equity capital (adjusted) grew 8.9 percent during the last 12 months which increased the equity capital ratio to 8.21 percent. The primary capital ratio, which includes the reserve for loan losses, increased to 9.08 percent. Nationally, these ratios were 6.44 and 7.99 percent, respectively.

Net income of state chartered banks for the first half of 1989 was 19.2 percent over the first half of 1988. The annualized return on assets of all state banks was 1.18 percent. These strong earnings were achieved largely through increased net interest income.

Loans in all Missouri banks grew $937 million in the second quarter alone. Much of this growth was concentrated in the state's largest banks (over $1 billion in assets) which increased their loan portfolios at a 10.6 percent annual rate.

Real estate lending continues to be the dominant factor in loan growth. Real estate loans grew $520 million in the second quarter, and accounted for over half of all new loans.

As the fall harvest approaches, a review of the state's agricultural banks indicates that they are collectively in very good condition. Equity capital in these banks is 9.50 percent of assets, and midyear return on assets was 1.17 percent. The level of nonperforming loans has continued a steady decline that began in 1986. These loans represent only 2.0 percent of total loans, comparing favorably with 1.7 percent of their nonagricultural counterparts.

COMPARATIVE STATEMENT OF CONDITION STATE AND NATIONAL BANKS IN MISSOURI AS OF JUNE 30, 1988 AND JUNE 30, 1989

	6-30-89			6-30-88	
MILLIONS OF DOLLARS	466 STATE BANKS	93 NATIONAL BANKS	559 ALL BANKS	593 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due From Banks	1,597	3,163	4,760	5,107	-6.8%
Investment Securities	7,410	5,412	12,822	12,074	6.2%
Total Loans and Leases	16,644	16,707	33,351	31,333	6.4%
Less: Reserves	252	303	555	565	-1.8%
Federal Funds Sold	972	2,020	2,992	2,615	14.4%
Fixed Assets	362	528	890	867	2.7%
Other Real Estate	123	70	193	151	27.8%
Other assets	516	557	1,073	995	7.8%
TOTAL ASSETS	$27,372	$28,154	$55,526	$52,577	5.6%
LIABILITIES					
Total Deposits	24,268	21,723	45,991	43,918	4.7%
Deposits over 100M	3,435	3,509	6,944	6,369	9.0%
Brokered Deposits	300	263	563	563	0.0%
Federal Funds Purchased	448	3,396	3,844	3,539	8.6%
Other Liabilities	410	1,033	1,443	1,124	28.4%
Total Equity Capital	2,246	2,002	4,248	3,996	6.3%
TOTAL LIABILITIES	$27,372	$28,154	$55,526	$52,577	5.6%
EARNINGS					
Interest Income	$1,307	$1,196	$2,503	$2,150	16.4%
Interest Expense	771	732	1,503	1,239	21.3%
Net Interest Income	536	464	1,000	911	9.8%
Prov. for Loan Losses	61	65	126	107	17.8%
Net Income	161	121	282	248	13.7%
Cash Dividends	65	72	137	124	10.5%
Net Loan Losses	42	53	95	121	-21.5%

COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 1988 AND JUNE 30, 1989

	Dollar Amounts in Thousands			
	464 BANKS 06-30-89	495 BANKS 06-30-88	INCREASE DECREASE	PERCENT CHANGE
ASSETS				
Total Loans	$16,644,200	$15,823,600	820,600	5.2%
Allowance for Loan Losses	262,300	237,200	25,100	10.6%
Total Assets	27,371,700	26,406,600	965,100	3.7%
LIABILITIES				
Total Deposits	24,268,200	23,504,900	763,300	3.2%
Subordinated Notes & Debentures	3,700	4,700	(1,000)	-21.3%
EQUITY CAPITAL				
Total Equity Capital	2,246,300	2,128,500	117,800	5.5%

OPERATING RATIOS	06-30-89	06-30-88	CHANGE
Capital and Reserves / Assets	9.08%	8.88%	0.20%
Total Loans / Assets	60.81%	59.92%	0.89%
Allowance for Loan Losses/Loans	1.58%	1.50%	0.08%
Return on Assets (annualized)	1.18%	1.07%	0.11%

NOTES:

1988 does not include eight nondeposit trust companies.

1989 does not include seven nondeposit trust companies, one chartered but not operating bank, and one bank closed July 5, 1989, that did not file a June 30, 1989, report.

Abstract of Reports of Condition
Filed by State Chartered Banks
and Trust Companies
as of December 31, 1989

This report represents a consolidation of Reports of Condition filed with the Division of Finance as of December 31, 1989, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

The number of state chartered banks and trust companies declined from 491 to 466 during 1989. Four banks merged into national banks, and 21 merged into other state banks. Three state banks converted to national charters while two national banks converted to state charters. One bank was closed, and two new charters were granted during this period.

The seven banks lost from state regulation totaled $684 million in assets and held $589 million in deposits on December 31, 1988. This represented 2.5 and 2.4 percent of state regulated assets and deposits.

The two banks gained from the national bank system totaled $167 million in assets and held $153 million in deposits on December 31, 1989.

Assets in state chartered banks totaled $28.6 billion on December 31, 1989, an increase of 5.5 percent from one year earlier. Deposits were $25.4 billion, up 5.3 percent. Adjusting for the banks lost from state regulation, and the banks gained from national regulation, these items grew 7.6 and 7.3 percent, respectively.

Total loans were $17.0 billion on December 31, 1989, up 4.9 percent. Adjusting for the loss and gain of banks, loans grew 7.6 percent.

Equity capital (adjusted) grew 7.3 percent during the last twelve months which increased the equity capital ratio to 7.98 percent. The primary capital ratio which includes the reserve for loan losses increased to 8.85 percent. Nationally, these ratios were 6.23 percent and 7.93 percent respectively.

Adjusted net income for 1989 was up 12.5 percent over 1988. The return on assets was 1.03 percent compared to .99 percent in 1988.

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 1989 AND 1988

MILLIONS OF DOLLARS	12-31-89			12-31-88	
	457 STATE BANKS	92 NATIONAL BANKS	549 ALL BANKS	578 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due From Banks	1,765	3,538	5,303	5,440	-2.5%
Investment Securities	7,663	5,512	13,175	12,317	7.0%
Total Loans and Leases	17,001	17,543	34,544	32,395	6.6%
Less: Reserves	273	313	586	534	9.7%
Federal Funds Sold	1,340	2,183	3,523	2,943	19.7%
Fixed Assets	373	536	909	880	3.3%
Other Real Estate	118	84	202	172	17.4%
Other assets	599	657	1,256	1,078	16.5%
TOTAL ASSETS	$28,586	$29,740	$58,326	$54,691	6.6%
LIABILITIES					
Total Deposits	25,436	22,955	48,391	46,193	4.8%
Deposits over 100M	3,514	2,860	6,374	6,558	-2.8%
Brokered Deposits	330	61	391	545	-28.3%
Federal Funds Purchased	444	3,741	4,185	3,374	24.0%
Other Liabilities	424	1,018	1,442	1,041	38.5%
Total Equity Capital	2,282	2,026	4,308	4,083	5.5%
TOTAL LIABILITIES	$28,586	$29,740	$58,326	$54,691	6.6%
EARNINGS					
Interest Income	$2,653	$2,466	$5,119	$4,442	15.2%
Interest Expense	1,584	1,535	3,119	2,573	21.2%
Net Interest Income	1,069	931	2,000	1,869	7.0%
Prov. for Loan Losses	135	158	293	254	15.4%
Net Income	289	212	501	458	9.4%
Cash Dividends	148	155	303	262	15.6%
Net Loan Losses	103	140	243	292	-16.8%

COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 1989

	Dollar Amounts in Thousands			
	457 BANKS 12-31-89	482 BANKS 12-31-88	INCREASE DECREASE	PERCENT CHANGE
ASSETS				
Total Loans	$17,001,100	$16,201,700	799,400	4.9%
Allowance for Loan Losses	273,400	245,800	27,600	11.2%
Total Assets	28,585,800	27,107,800	1,478,000	5.5%
LIABILITIES				
Total Deposits	25,435,700	24,156,800	1,278,900	5.3%
Subordinated Notes & Debentures	3,300	3,600	(300)	-8.3%
EQUITY CAPITAL				
Total Equity Capital	2,281,900	2,161,800	120,100	5.6%

OPERATING RATIOS	12-31-89	12-31-88	CHANGE
Capital and Reserves / Assets	8.85%	8.80%	0.05%
Total Loans / Assets	59.47%	59.77%	-0.30%
Allowance for Loan Losses/Loans	1.61%	1.52%	0.09%
Return on Assets (annualized)	1.03%	.99%	.04%

NOTES:

1988 and 1989 do not include seven nondeposit trust companies and two chartered but not operating banks.

Abstract of Reports of Condition Filed by State Chartered Banks and Trust Companies as of June 30, 1990

This report represents a consolidation of Reports of Condition filed with the Division of Finance as of June 30, 1990, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state chartered and national banks.

The number of state chartered banks and trust companies declined from 473 to 465 during the previous twelve months. One bank merged into a national bank, and eight merged into other state banks. Two national banks converted to state charters and three state banks converted to national charters. Two banks were closed, and four new charters were granted.

The four banks lost from state regulation totaled $359 million in assets and held $310 million in deposits on June 30, 1989. This represented 1.3 percent of state regulated assets and deposits.

The banks gained from the national bank system totaled $180 million in assets and held $166 million in deposits on June 30, 1990.

Assets in state chartered banks totaled $29.7 billion on June 30, 1990, an increase of 8.6 percent from one year earlier. Deposits were $26.4 billion, up 8.9 percent. Adjusting for the banks lost from state regulation, and the banks gained from national regulation, these items grew 9.3 percent and 9.6 percent, respectively.

Total loans were $17.7 billion on June 30, 1990, up 6.5 percent. Adjusting for the loss and gain of banks, loans grew 7.6 percent.

Equity capital (adjusted) grew 7.4 percent during the last twelve months. The higher rate of asset growth caused the equity capital ratio to decline to 8.06 percent. The primary capital ratio, which includes the reserve for loan losses, decreased to 8.92 percent. Nationally, these ratios were 6.43 percent and 7.90 percent respectively.

Net income in state chartered banks was down 10.8 percent over the same period last year. This was due primarily to net interest income increasing only two percent while loan loss provisions and overhead costs were up six and nine percent respectively. It should also be noted that last year's net income was inflated by a very large non-operating gain at one bank.

The volume of nonperforming loans was up 16.4 percent from a year earlier, but the increase from the previous quarter was only .3 percent. The ratio of nonperforming loans to total loans is 1.71 percent, up from 1.56 percent on June 30, 1989, but well below the national average of 3.2 percent.

COMPARATIVE STATEMENT OF CONDITION STATE AND NATIONAL BANKS IN MISSOURI AS OF JUNE 30, 1989 AND JUNE 30, 1990

MILLIONS OF DOLLARS	6-30-90 457 STATE BANKS	6-30-90 91 NATIONAL BANKS	6-30-90 548 ALL BANKS	6-30-89 559 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due From Banks	1,525	3,076	4,601	4,760	-3.3%
Investment Securities	8,360	6,577	14,937	12,822	16.5%
Total Loans and Leases	17,726	17,471	35,197	33,351	5.5%
Less: Reserves	281	331	612	555	10.3%
Federal Funds Sold	1,228	1,892	3,120	2,992	4.3%
Fixed Assets	390	532	922	890	3.6%
Other Real Estate	158	81	239	193	23.8%
Other assets	611	750	1,361	1,073	26.8%
TOTAL ASSETS	$29,717	$30,048	$59,765	$55,526	7.6%
LIABILITIES					
Total Deposits	26,426	23,270	49,696	45,991	8.1%
Deposits over 100M	3,587	3,021	6,608	6,944	-4.8%
Brokered Deposits	328	197	525	563	-6.7%
Federal Funds Purchased	509	3,512	4,021	3,844	4.6%
Other Liabilities	386	1,157	1,543	1,443	6.9%
Total Equity Capital	2,396	2,109	4,505	4,248	6.0%
TOTAL LIABILITIES	$29,717	$30,048	$59,765	$55,526	7.6%
EARNINGS					
Interest Income	$1,376	$1,244	$2,620	$2,503	4.7%
Interest Expense	832	774	1,606	1,503	6.9%
Net Interest Income	544	470	1,014	1,000	1.4%
Prov. for Loan Losses	66	52	118	126	-6.3%
Net Income	140	127	267	282	-5.3%
Cash Dividends	68	54	122	137	-10.9%
Net Loan Losses	57	32	89	95	-6.3%

COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 1989 AND JUNE 30, 1990

	Dollar Amounts in Thousands			
	457 BANKS 6-30-90	464 BANKS 6-30-89	INCREASE DECREASE	PERCENT CHANGE
ASSETS				
Total Loans	$17,725,600	$16,644,200	1,081,400	6.5%
Allowance for Loan Losses	281,300	262,300	19,000	7.2%
Total Assets	29,716,700	27,371,700	2,345,000	8.6%
LIABILITIES				
Total Deposits	26,425,800	24,268,200	2,157,600	8.9%
Subordinated Notes & Debentures	2,900	3,700	(800)	-21.6%
EQUITY CAPITAL				
Total Equity Capital	2,395,700	2,246,300	149,400	6.7%

OPERATING RATIOS	6-30-90	6-30-89	CHANGE
Capital and Reserves / Assets	8.92%	9.08%	-0.16%
Total Loans / Assets	59.65%	60.81%	-1.16%
Allowance for Loan Losses/Loans	1.59%	1.58%	0.01%
Return on Assets (annualized)	0.96%	1.18%	-0.22%

NOTES:

1989 does not include seven non-deposit trust companies, one chartered but not operating bank, and one bank closed July 5, 1989, that did not file a June 30, 1989, report.

1990 does not include seven non-deposit trust companies, and one chartered but not operating bank.

SUMMARY

As of June 30, 1990, 465 state chartered financial institutions, including seven non-deposit trust companies held assets of $29.9 billion. This represents an increase of 13.3% during the past two years.

Since June 30, 1988 twelve new state bank charters have been granted (three were to former national banks), and 79 new facilities were approved. Three state banks converted to national charters during the previous two years. Twenty-nine banks merged with other state banks, and thirteen merged with national banks. This period also witnessed the dissolution of a non-deposit trust company and four bank closings. The number of state banks and trust companies declined 8% from 503 to 465; however, these were mostly due to mergers and consolidations. The number of total state banking offices increased from 1,054 to 1,079 or 2% during the two year period.

COMMISSIONERS OF DIVISION OF FINANCE
DEPARTMENT OF ECONOMIC DEVELOPMENT
STATE OF MISSOURI

No.	Name	Date of Appointment	Date Service Ended
1.	John E. Swanger	Jan. 16, 1909	Feb. 1, 1913
2.	J. T. Mitchell	Feb. 1, 1913	April 2, 1917
3.	C. F. Enright	April 2, 1917	Jan. 13, 1921
4.	J. C. Hughes	Jan. 13, 1921	Nov. 1, 1922
5.	Frank C. Millspaugh	Dec. 4, 1922	Mar. 25, 1925
6.	W. E. Zuendt	Mar. 25, 1925	April 27, 1925
7.	C. E. French	April 27, 1925	Sept. 16, 1926
8.	S. L. Cantley	Sept. 16, 1926	Oct. 20, 1930
9.	C. E. French	Oct. 20, 1930	Jan. 6, 1931
10.	S. L. Cantley	Jan. 6, 1931	June 3, 1932
11.	D. R. Harrison	June 3, 1932	Feb. 6, 1933
12.	O. H. Moberly	Feb. 6, 1933	Oct. 4, 1937
13.	Sam J. Ross (Acting Comm.)	Oct. 4, 1937	Dec. 1, 1937
14.	R. W. Holt	Dec. 1, 1937	June 27, 1941
15.	D. R. Harrison	June 27, 1941	April 23, 1945
16.	M. E. Morris	April 23, 1945	July 1, 1946
17.	H. G. Shaffner	July 1, 1946	Dec. 15, 1952
18.	Robert B. Mackey (Acting Comm.)	Dec. 16, 1952	May 31, 1953
19.	J. A. Rouveyrol	June 1, 1953	Feb. 21, 1957
20.	G. H. Bates	Feb. 21, 1957	Feb. 16, 1961
21.	J. Layton Pickard	Feb. 16, 1961	July 31, 1962
22.	Robert B. Mackey (Acting Comm.)	Aug. 1, 1962	Oct. 15, 1962
	Robert B. Mackey	Oct. 15, 1962	Jan. 11, 1965
23.	C. W. Culley	Jan. 13, 1965	July 1, 1971
24.	H. Duane Pemberton	July 1, 1971	Feb. 5, 1973
25.	W. R. Kostman	Feb. 6, 1973	May 17, 1977
26.	Edgar H. Crist	May 19, 1977	Aug. 31, 1979
27.	Earl L. Manning (Acting Comm.)	Sept. 5, 1979	Mar. 31, 1981
28.	Kenneth W. Littlefield	April 1, 1981	Feb. 15, 1985
29.	Earl L. Manning (Acting Comm.)	Feb. 16, 1985	Mar. 26, 1985
30.	Thomas B. Fitzsimmons	Mar. 27, 1985	Jan. 31, 1989
31.	Earl L. Manning (Acting Comm.)	Feb. 1, 1989	April 26, 1989
	Earl L. Manning	April 27, 1989	....

STATE BANKING BOARD

WILLIAM W. ECKELKAMP, Chairman
Executive Committee Chairman, Bank of Washington

Appointed: 03/23/90
Term Expires: 08/29/95

R. MICHAEL GUNN, Secretary
Attorney, Kansas City

Appointed: 05/31/90
Term Expires: 08/29/95

CORNELIUS T. LANE, JR., Member
Attorney, St. Louis

Appointed: 03/19/86
Term Expires: 08/29/91

JAMES R. JENKINS, Member
Senior Vice President, The Citizens Bank of Sparta

Appointed: 04/09/86
Term Expires: 08/29/91

RICHARD M. RIEZMAN, Member
Attorney, Clayton

Appointed: 05/02/90
Term Expires: 08/29/93

OFFICE PERSONNEL

NAME	TITLE	SALARY	LOCATION
MANNING, EARL L	Commissioner of Finance	57,945	Jefferson City
WALLS, KENNETH L	Deputy Commissioner	52,894	Jefferson City
CLOS, LAWRENCE C	Chief Examiner	53,293	Jefferson City
FRIEDHOFF, IRVEN L.	General Counsel	52,402	Jefferson City
GEARY, STEVEN M.	Associate General Counsel	46,314	Jefferson City
LAWSON, LARRY M	Supervisor of Support Services	45,755	Jefferson City
RONIMOUS, GARY W.	Senior Bank Examiner III	41,168	Jefferson City
IMHOFF, MICHAEL F	Senior Bank Examiner III	38,767	Jefferson City
BARLOW, GREGORY G	Senior Bank Examiner III	38,767	Jefferson City
JOHNSON, JOYCE.	Senior Bank Examiner III	38,666	Jefferson City
WASHBURN, WM. RANDALL	Senior Bank Examiner II	37,371	Jefferson City
SMITH, IRENE	Accountant	27,403	Jefferson City
CORRIGAN, TERRY	Report Analyst	21,122	Jefferson City
BAHR, BARBARA.	Legal Secretary	22,974	Jefferson City
BOUCHER, KARLA	Copy Machine Operator	6.31/hr	Jefferson City
BURKS, CATHY	Data Entry Operator II	17,083	Jefferson City
EVEN, LAURA	Clerk Typist III	16,864	Jefferson City
HOHENSTREET, ANN	Administrative Secretary	22,594	Jefferson City
GILES, BECKY	Secretary III	20,041	Jefferson City
JOHNSON, RUTH.	Clerk Typist I	13,250	Jefferson City
KISS, BERNICE	Clerk Typist III	17,258	Jefferson City
NEUBERT, PEGGY.	Secretary II	17,178	Jefferson City
RACKERS, BECKY	Secretary I	15,047	Jefferson City
REINKEMEYER, ANNA MARIE	Clerk Typist II	16,543	Jefferson City
RUTHERFORD, SANDY	Senior Accounting Clerk	20,103	Jefferson City
SAPP, LOIS	Secretary II	18,386	Jefferson City
TOMKA, RAMONA	Secretary III	19,965	Jefferson City
VOSS, SHIRLEY	Clerk Typist II	16,451	Jefferson City
WEAVER, RICHARD	Receiving Clerk	15,133	Jefferson City

DISTRICT SUPERVISORS

BEAUDET, CHARLES	50,303	Kansas City-N.
BUFE, ROBERT	50,303	St. Louis-N.
EDWARDS, CONNIE	43,815	Sikeston
GERKEN, FRED.	45,118	St. Joseph
HELVEY, R. MICHAEL	49,018	St. Louis-S.
HOLTMEYER, WILLIAM	50,303	Columbia
JACKSON, THOMAS	42,952	Kansas City-S.
MCCLURE, ERIC	43,424	Springfield

SENIOR BANK EXAMINERS

NAME	SALARY	LOCATION
DIMOND, LINDA	38,096	St. Louis-S.
ELSBERRY, DALE	36,978	Columbia
FISCHBACH, DON	36,725	Kansas City-N.
FRISH, BARBARA	36,407	St. Louis-S.
HARRIS, RICK	39,373	Kansas City-N.
HENEGHAN, DENIS	40,938	St. Louis-N.
HORNE, ROBERT	39,725	Columbia
QUERTERMOUS, KEN	39,117	Sikeston
TRIPLET, JIM	34,816	St. Joseph
WHEATLEY, PHILIP	36,696	Springfield

BANK EXAMINERS

BEATIE, C. KENNETH	29,124	Springfield
CRAYDEN, KAREN	32,822	Kansas City-N.
CROUSE, LOIS	32,839	Springfield
DEMPSEY, MIKE	29,100	Kansas City-S.
DENKLER, JOHN	29,247	St. Louis-S.
DENMAN, WILLIAM	29,124	St. Louis-S.
FAHRENBRINK, RUSS	31,037	Kansas City-S.
GROOVER, LAURIE	29,100	Kansas City-S.
HARDMAN, DEBRA	32,764	Columbia
HUMPHREY, PATRICIA	32,816	Kansas City-S.
JUSTIN, TONY	31,258	Columbia
KELTNER, SUSAN	31,132	Springfield
KEMNER, RICHARD	29,100	Kansas City-N.
LOEFFELMAN, ATHENA	32,760	St. Louis-S.
LUETKEMEYER, JEFF	32,760	St. Louis-N.
MCCRACKEN, E. DEAN	31,084	St. Louis-N.
MOORMAN, JANET	32,715	St Louis-N.
NASH, TIMOTHY	32,715	St. Joseph
PENSEL, JULIE	30,824	St. Louis-N.
PUCHBAUER, MATT	29,244	Sikeston
SMITH, JOHN	33,845	Kansas City-N.
STARK, DEANN	30,992	Springfield
STEVENS, ROBERT	32,288	St. Louis-N.
STOLTE, NEIL	33,882	St. Joseph
STONNER, EDWARD	29,100	St. Louis-S.
TAGGART, PAT	30,992	Springfield
VANFOSSON, BRIAN	29,124	Springfield
WALLACE, GENE	31,209	Columbia

SENIOR ASSISTANT BANK EXAMINERS

NAME	SALARY	LOCATION
BROWN, BRIAN	25,025	St. Louis-N.
FORSYTHE, WADE	23,448	Columbia
HASLAG, JAMES	25,355	Columbia
MADDUX, ELAINE	23,449	Springfield
MCREYNOLDS, MARTIN	26,553	Sikeston
PRATT, RICK	26,553	Kansas City-N.
SAMISCH, MIKE	25,000	St. Louis-S.
SPAETH, LAURA	25,025	Springfield
STAFFORD, TOD	25,025	St. Joseph
TURNER, DAVID	33,832	Springfield

ASSISTANT BANK EXAMINERS

BLOOMFIELD, DAN	21,845	Sikeston
BOLLENBACH, CRAIG	18,374	Springfield
BURDIC, JAY	22,014	Columbia
COLBERT, LISA	20,174	Sikeston
DIVELEY, WAYNE	20,174	Kansas City-S.
DOERING, DAVID	20,174	Columbia
EILERMAN, BRAD	21,474	St. Louis-S.
ESTES, JAMES	18,374	St. Louis-N.
FELSKE, SHERRY	20,174	Columbia
FOSTER, SUSAN	20,174	Columbia
GROBE, AARON	20,174	St. Louis-S.
HARTLEY, TODD	20,174	Kansas City-N.
HOELSCHER, MIKE	18,974	Columbia
HURST, LARRY	20,174	Sikeston
LINGE, JOANIE	21,845	Kansas City-N.
MAASSEN, THOMAS	21,845	Sikeston
MAY, CHRISTI	18,374	Kansas City-S.
MCCAMPBELL, GARY	18,374	St. Joseph
MEESEY, JOE	20,174	St. Louis-S.
MULLET, JEFF	18,374	Columbia
NAUMAN, CRAIG	18,374	St. Joseph
NAYLOR, RODNEY	20,174	Kansas City-N.
REGNA, JAMES	18,374	St. Louis-N.
SCHWARTZKOPF, DAN	20,174	Kansas City-S.
SIMMER, MARK	21,845	Kansas City-N.
TRIBBLE, DIANA	21,845	St. Joseph
WEAVER, CRAIG	20,174	Columbia

NAME	SALARY	LOCATION
WELSH, JEFF	21,400	Kansas City-S.
WILLIAMS, SCOTT	18,374	Sikeston
WINDSOR, DAVID	18,374	Kansas City-N.
ZEHNER, LARRY	20,174	Springfield

TRUST EXAMINERS

GILLIS, STEVE	Senior Examiner	34,460	Kansas City
GREEN, KIMBERLY	Senior Assistant Examiner	26,000	Kansas City
GREENHOUSE, TED	Senior Assistant Examiner	26,000	St. Louis
PAGE, ROBERT	Examiner	14.29/hr	St. Louis

CONSUMER CREDIT EXAMINERS

CHRONISTER, DAN	Senior Examiner	35,127	DeSoto
CORMACK, KEN	Examiner	28,032	Kansas City
HOPPER, GARY	Senior Examiner	35,127	Marshall
PENN, ROB	Senior Assistant Examiner	25,289	Sikeston
PULLEN, ROBERT	Senior Examiner	33,832	Springfield
STORY, TONY	Senior Examiner	37,702	Florissant

TABLE I

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1989

	Appropriation	Governor's Reserve	Expenditures to June 30, 1989	Balance Expired June 30, 1989
Personal Service.................	$3,420,208	$40,000	$3,354,072	$26,136
Expense & Equipment.......	660,202	-0-	648,338	11,864
TOTALS........................	$4,080,410	$40,000	$4,002,410	$38,000

TABLE II

Statement of appropriations, disbursements and balances for the Division of Finance for the fiscal year ending June 30, 1990

	Appropriation	Governor's Reserve	Expenditures to June 30, 1990	Balance Expired June 30, 1990
Personal Service................	$3,634,047	$37,500	$3,551,502	$45,045
Expense & Equipment......	660,202	-0-	660,196	6
TOTALS.......................	$4,294,249	$37,500	$4,211,698	$45,051

TABLE III

Receipts and disbursements of the Division of Finance for the period July 1, 1988 to June 30, 1990

	Receipts	Disbursements
1989 Banks, Consumer Credit & Misc. Income......................	$ 5,664,410	$ 4,002,410
1990 Banks, Consumer Credit & Misc. Income......................	5,955,994	4,211,698
TOTALS..	$11,620,404	$ 8,214,108

"MARKET RATES" OF INTEREST

Section 408.030 RSMo requires that the Commissioner of Finance declare a "market rate" of interest each quarter based on the monthly index of long term United States government bond yields. The rates so declared under this statute have been as follows.

July 3 to Sept. 30, 1979 - 11.6%
Oct. 1 to Dec. 31 1979 - 11.4%

Jan. 1 to March 31, 1980 - 12.8%
April 1 to June 30, 1980 - 14.6%
July 1 to Sept. 30, 1980 - 12.8%
Oct. 1 to Dec. 31, 1980 - 13.5%

Jan. 1 to March 31, 1981 - 14.8%
April 1 to June 30, 1981 - 15.2%
July 1 to Sept. 30, 1981 - 16.0%
Oct. 1 to Dec. 31, 1981 - 16.6 %

Jan. 1 to March 31, 1982 - 15.7%
April 1 to June 30, 1982 - 16.6 %
July 1 to Sept. 30, 1982 - 15.7%
Oct. 1 to Dec. 31, 1982 - 15.2%

Jan. 1 to March 31, 1983 - 13.2 %
April 1 to June 30, 1983 - 13.6%
July 1 to Sept. 30, 1983 - 13.2%
Oct. 1 to Dec. 31, 1983 - 14.4 %

Jan. 1 to March 31, 1984 - 14.3%
April 1 to June 30, 1984 - 14.4%
July 1 to Sept. 30, 1984 - 15.9%
Oct. 1 to Dec. 31, 1984 - 15.2 %

Jan. 1 to March 31, 1985 - 14.3%
April 1 to June 30, 1985 - 14.4%
July 1 to Sept. 30, 1985 - 14.0%
Oct. 1 to Dec. 31, 1985 - 13.6%

Jan. 1 to March 31, 1986 - 13.1%
April 1 to June 30, 1986 - 12.1%
July 1 to Sept. 30, 1986 - 11.0%
Oct. 1 to Dec. 31, 1986 - 10.7%

Jan. 1 to March 31, 1987 - 10.8%
April 1 to June 30, 1987 - 10.7%
July 1 to Sept. 30, 1987 - 11.8%
Oct. 1 to Dec. 31, 1987 - 12.0%

Jan. 1 to March 31, 1988 - 12.0%
April 1 to June 30, 1988 - 11.4%
July 1 to Sept. 30, 1988 - 12.2%
Oct. 1 to Dec. 31, 1988 - 12.3%

Jan. 1 to March 31, 1989 - 12.1%
April 1 to June 30, 1989 - 12.2%
July 1 to Sept. 30, 1989 - 12.0%
Oct. 1 to Dec. 31, 1989 - 11.3%

Jan. 1 to March 31, 1990 - 11.0%
April 1 to June 30, 1990 - 11.7%

NEW BANKS CHARTERED

July 1, 1988 to June 30, 1990

Date Chartered	
07/18/88	*Bank of Louisiana, Louisiana, MO (Formerly Bank of Louisiana, National Association)
07/22/88	The Centennial Bank, Breckenridge Hills, MO
09/01/88	Community Bank of the Ozarks, Sunrise Beach, MO (The bank purchased assets of Lakeland State Bank which closed 9-1-88)
09/13/88	**Interim Trenton Trust Company, Trenton, MO.
11/04/88	Peoples Bank of Steelville, Steelville, MO
11/04/88	Commercial Bank of West Port, Maryland Heights, MO
12/07/88	***FM Bank, Berger, MO
12/16/88	First State Bank and Trust Company of Caruthersville, Caruthersville, MO (Converted to trust company charter)
12/30/88	Duchesne Bank, St. Peters, MO
01/05/89	**First State Interim Bank, St. Charles, MO
01/18/89	**West Ste. Maries Phantom Bank, Perryville, MO
02/17/89	Nodaway Valley Bank, Maryville, MO (Converted to trust company charter)
03/01/89	***Interim Farmers Bank of Unionville, Unionville, MO
08/09/89	*Landmark Bank of Ozark, Ozark, MO (Formerly Landmark Bank of Ozark, N.A.)
08/09/89	*Landmark Bank of Springfield, Springfield, MO (Formerly Landmark Bank of Springfield, N.A.)
08/16/89	Union State Bank of Clinton, Clinton, MO (Converted to trust company charter under name of Union State Bank and Trust Company)
09/15/89	Rockwood Bank, Eureka, MO
12/01/89	First Exchange Bank of North St. Louis County, Florissant, MO
01/19/90	AmeriFirst Bank of Cape Girardeau, Cape Girardeau, MO
04/26/90	**Interim Bank of East Prairie, East Prairie, MO
06/01/90	Cass Bank of St. Louis, St. Louis, MO

*Conversion from national charter.
**Interim bank, see list of mergers.
***Interim banks, chartered to facilitate merger, but merger plans were later abandoned.

FOREIGN AGENCY LICENSE

Date Issued	License Number	Name of Bank	Agency Location
01/05/90	4	The Daiwa Bank, Limited Osaka, Japan	200 North Broadway St. Louis, MO

CLOSED BANKS
July 1, 1988 to June 30, 1990

Name	Date Closed	(Dollar amounts in Thousands) Total Assets	Total Liabilities	Total Deposits
Farmers and Merchants Bank of Elmo Elmo, Missouri (First Bank of Maryville purchased assets and assumed liabilities of the closed bank.)	8/4/88	9,380	9,677	8,999
Lakeland State Bank Sunrise Beach, Missouri (Community Bank of the Ozarks, chartered to purchase assets and assume liabilities of the closed bank.)	9/1/88	9,055	9,062	9,027
102 Valley Bank Hopkins, Missouri (Nodaway Valley Bank, Maryville, purchased assets and assumed liabilities of the closed bank.)	7/5/89	5,368	5,385	5,288
Gentry County Bank Albany, Missouri (Citizens National Bank of Maryville, Maryville, MO purchased assets and assumed liabilities of the closed bank.)	5/24/90	42,268	47,338	46,328

MERGERS

July 1, 1988 to June 30, 1990

Effective Date	
08/05/88	Camden County Bank, Camdenton, MO, merged with/into Bank of Lake of the Ozarks, Osage Beach, MO (the survivor).
08/12/88	Citizens Interim Bank of Eldon, Eldon, MO, merged with/into Citizens Bank of Eldon, Eldon, MO (the survivor).
09/02/88	First Security Bank, Lancaster, MO, merged with/into Schuyler County State Bank, Kirksville, MO (the survivor) under the name of NORTHEAST MISSOURI STATE BANK.
09/09/88	Bank of Hunnewell, Hunnewell, MO merged with/into Madison Bank, Madison, MO (the survivor).
09/16/88	Salisbury Mercantile Bank, Salisbury, MO and Shelbina Mercantile Bank, Shelbina, MO, merged with/into Mercantile Bank of Macon, Macon, MO (the survivor) under the name of MERCANTILE BANK OF NORTH CENTRAL MISSOURI.
10/01/88	Belt American Bank, St. Joseph, MO, merged with/into The American National Bank, St. Joseph, MO (the survivor).
10/24/88	Citizens Bank of Grant City, Grant City, MO, merged with/into Citizens State Bank of Maryville, Maryville, MO (the survivor).
11/14/88	Boatmen's Bank of Belton, Belton, MO, Boatmen's Bank of Excelsior Springs, Excelsior Springs, MO, Boatmen's Bank of Independence, Independence, MO, Boatmen's Bank of Lee's Summit, Lee's Summit, MO, Boatmen's North Hills Bank, Kansas City, MO, and Boatmen's Raytown Bank, Raytown, MO, merged with/into Boatmen's First National Bank, Kansas City, MO (the survivor).
11/25/88	Bankcenter One, Ellisville, MO, merged with/into Mark Twain Bank, Ladue, MO (the survivor).
12/09/88	McDonald County Mercantile Bank, Pineville, MO, merged with/into First National Mercantile Bank, Monett, MO (the survivor).
12/29/88	Interim Trenton Trust Company, Trenton, MO merged with and into Trenton Trust Company, Trenton, MO (the survivor).

MERGERS
(Continued)

01/09/89	Jackson County State Bank, Kansas City, MO, merged with/into Citizens Bank of Warrensburg, Warrensburg, MO (the survivor) under the name of CITIZENS-JACKSON COUNTY BANK.
01/17/89	Central Missouri State Bank, Boonville, MO, merged with/into Farmers' Stock Bank, Blackwater, MO (the survivor).
01/20/89	First Bank of St. Francois County, Flat River, MO, merged with/into First Bank of Jefferson County, Arnold, MO (the survivor).
01/20/89	First Bank of Gasconade County, Hermann, MO, First Bank of Montgomery County, Montgomery City, MO and First Bank of Owensville, Owensville, MO, merged with/into First Bank of Warren County, Warrenton, MO (the survivor).
01/25/89	First Bank of Warren County, Warrenton, MO, merged with/into First Bank of St. Charles County, Wentzville, MO (the survivor).
02/01/89	First Bank, Gerald, MO, First Bank of Jefferson County, Arnold, MO and First Bank of St. Charles County, Wentzville, MO merged with/into First Bank and Trust Company, Creve Coeur, MO (the survivor).
02/01/89	Jefferson Bank of St. Louis County, Eureka, MO, merged with/into Jefferson Bank and Trust Company, St. Louis, MO (the survivor) under the name of **JEFFERSON BANK AND TRUST COMPANY**. The surviving bank's main banking house is located in Eureka.
03/01/89	Humansville Bank, Humansville, MO merged with/into Citizens State Bank of Polk County, Bolivar, MO (the survivor) under the name of **STATE BANK OF POLK COUNTY**.
03/13/89	Centerre Bank of Springfield, Springfield, MO, merged with/into Boatmen's National Bank, Springfield, MO (the survivor).
04/03/89	Boatmen's Bank of Jefferson County, Festus, MO and Boatmen's Bank of O'Fallon, O'Fallon, MO, merged with/into Boatmen's National Bank of St. Louis, MO (the survivor).
04/13/89	First State Interim Bank, St. Charles, MO, merged with/into First State Bank of St. Charles, St. Charles, MO (the survivor).
05/23/89	Bank of Perryville, Perryville, MO, merged with/into West Ste. Maries Street Phantom Bank, Perryville, MO (the survivor) under name of **BANK OF PERRYVILLE**..
05/23/89	The Lowry City Bank, Lowry City, MO, merged with/into Osceola Bank, Osceola, MO (the survivor) under the name of **ST. CLAIR COUNTY STATE BANK**.

MERGERS
(Continued)

05/25/89	Farmers Bank of Walker, Walker, MO, merged with/into Vernon County Bank, Nevada, MO (the survivor).
06/26/89	Bank of Gallatin, Gallatin, MO, merged with/into First State Bank of New Hampton, New Hampton, MO (the survivor) under the name of **BANK OF GALLATIN/FIRST STATE BANK.**
08/03/89	Bank of Harwood, Harwood, MO, merged with/into Tri-County State Bank of Eldorado Springs, Eldorado Springs, MO (the survivor).
09/01/89	Boatmen's Bank of Cape Girardeau, Cape Girardeau, MO merged with and into Centerre Bank of Cape Girardeau, National Association, Cape Girardeau, Mo (the survivor) under the name of **BOATMEN'S NATIONAL BANK OF CAPE GIRARDEAU.**
10/31/89	Landmark Bank of Springfield, Springfield, MO and Landmark Bank of Branson, Branson, MO, merged with/into Landmark Bank of Ozark, Ozark, MO (the survivor) under the name of **LANDMARK BANK OF SOUTHWEST MISSOURI.**
11/22/89	First State Bank of Marionville, Marionville, MO, merged with and into Security State Bank, Republic, MO (the survivor).
11/30/89	American Bank of St. Louis County, Chesterfield, MO, merged with/into American Bank of St. Louis, St. Louis, MO (the survivor).
12/15/89	Peoples Bank of Lilbourn, Lilbourn, MO, merged with/into Bank of New Madrid, New Madrid, MO (the survivor).
03/12/90	Boatmen's Bank of Crane, Crane, MO, merged with/into Boatmen's Bank of Taney County, Forsyth, MO (the survivor) under the name of **BOATMEN'S TRI-LAKES BANK.**
05/01/90	Farmers and Merchants Bank of Berger, Berger, MO merged with and into Bay-Hermann Bank, Hermann, MO (the survivor) under the name of **BAY-HERMANN-BERGER BANK.**

CONVERTED TO NATIONAL CHARTER

July 1, 1988 to June 30, 1990

Effective Date		
10/01/88	M	Belt American Bank of St. Joseph, St. Joseph, MO
12/09/88	M	McDonald County Mercantile Bank, Pineville, MO
03/13/89	M	Centerre Bank of Springfield, Springfield, MO
04/03/89	M	Boatmen's Bank of O'Fallon, O'Fallon, MO
04/03/89	M	Boatmen's Bank of Jefferson County, Festus, MO
09/01/89	M	Boatmen's Bank of Cape Girardeau, Cape Girardeau, MO
11/07/89	C	Citizens Bank, Shelbyville, MO
11/07/89	C	Citizens State Bank of Maryville, Maryville, MO
11/07/89	C	Community Bank, Chillicothe, MO

M - Merger
C - Conversion

CORPORATIONS DISSOLVED

TRUST COMPANY

Missouri Valley Trust Company St. Joseph, Missouri	Articles of Liquidation filed 12-21-88 Certificate of Dissolution issued 12-28-88

SAFE DEPOSIT COMPANY

Boatmen's Safe Deposit Company Frontenac, Missouri	Articles of Liquidation filed 10-6-89 Certificate of Dissolution filed 10-11-89

BANKS GRANTED TRUST POWERS

Country Club Bank
Kansas City, MO
(Expansion of trust powers previously granted)
Granted: 11/01/89

Chapter 362.107

FACILITIES GRANTED

July 1, 1988 to June 30, 1990

Date Approved	Bank	Facility Location
07/15/88	First Security Bank Lancaster, Missouri	Lancaster, Missouri
07/22/88	High Ridge Mercantile Bank High Ridge, Missouri	Arnold, Missouri
07/29/88	Osage Valley Bank Warsaw, Missouri	Warsaw, Missouri
09/16/88	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Cape Girardeau, Missouri
09/30/88	Bank of Louisiana Louisiana, Missouri	Louisiana, Missouri
09/30/88	Empire Bank Springfield, Missouri	Springfield, Missouri
10/21/88	Bank of Crocker Crocker, Missouri	Crocker, Missouri
10/28/88	Bank of Old Monroe Old Monroe, Missouri	Moscow Mills, Missouri
11/04/88	Mark Twain Bank Ladue, Missouri	Creve Coeur, Missouri
11/04/88	The Bank of Osborn Osborn, Missouri	Osborn, Missouri
11/10/88	Lemay Bank and Trust Company Lemay, Missouri	Arnold, Missouri
11/10/88	Peoples Bank of Wyaconda Wyaconda, Missouri	Wyaconda, Missouri
12/02/88	Commercial Bank of Gideon Gideon, Missouri	Morehouse, Missouri

FACILITIES GRANTED
(Continued)

Date Approved	Bank	Facility Location
12/23/88	American Bank of St. Louis St. Louis, Missouri	Creve Coeur, Missouri
12/30/88	Farley State Bank Farley, Missouri	Farley, Missouri
01/20/89	Farmers' Exchange Bank of Parkville, Missouri	Parkville, Missouri
02/03/89	Southwest Bank of St. Louis St. Louis, Missouri	Clayton, Missouri
02/03/89	Royal Banks of Missouri University City, Missouri	Creve Coeur, Missouri (Cancelled 8/11/89)
02/03/89	Royal Banks of Missouri University City, Missouri	Crestwood, Missouri
02/10/89	Bank of Chesterfield Chesterfield, Missouri	Chesterfield, Missouri
02/17/89	Bank of Seligman Seligman, Missouri	Washburn, Missouri
03/03/89	Mercantile Bank of Kansas City Kansas City, Missouri	Kansas City, Missouri
03/03/89	First State Bank of Marionville Marionville, Missouri	Marionville, Missouri
03/31/89	Century State Bank Columbia, Missouri	Columbia, Missouri
03/31/89	Mark Twain Bank Ladue, Missouri	Ellisville, Missouri
04/19/89	Mercantile Bank of Table Rock Lake Lakeview, Missouri	Lakeview, Missouri

FACILITIES GRANTED
(Continued)

Date Approved	Bank	Facility Location
04/28/89	Clifford Banking Company Clarksville, Missouri	Clarksville, Missouri
06/02/89	Citizens Bank of Climax Springs Climax Springs, Missouri	Climax Springs, Missouri
06/30/89	First Exchange Bank of St. Louis St. Louis, Missouri	Unincorporated St. Louis County, Missouri
07/05/89	Nodaway Valley Bank Maryville, Missouri	Maryville, Missouri
07/12/89	United Bank of Union Union, Missouri	Union, Missouri
07/21/89	Lindell Trust Company St. Louis, Missouri	St. Louis, Missouri
08/04/89	Missouri Bank & Trust Company Kansas City, Missouri	Kansas City, Missouri
09/01/89	Jefferson Bank and Trust Company Eureka, Missouri	Creve Coeur, Missouri
09/01/89	United Missouri Bank of Hickman Mills Kansas City, Missouri	Kansas City, Missouri
09/15/89	American Bank of Boone County Centralia, Missouri	Centralia, Missouri
09/22/89	Bank of Cairo and Moberly Moberly, Missouri	Moberly, Missouri
12/15/89	Mercantile Bank of Springfield Springfield, Missouri	Springfield, Missouri
12/22/89	Landmark Bank Clayton, Missouri	Ballwin, Missouri
01/12/90	First Midwest Bank of Poplar Bluff Poplar Bluff, Missouri	Poplar Bluff, Missouri

FACILITIES GRANTED
(Continued)

Date Approved	Bank	Facility Location
02/23/90	Landmark Bank Clayton, Missouri	Shrewsbury, Missouri
02/23/90	Eagle Bank and Trust Company of Jefferson County Hillsboro, Missouri	Festus, Missouri
02/23/90	Southern Commercial Bank St. Louis, Missouri	St. Louis, Missouri
03/09/90	Farmers State Bank of Ellington Ellington, Missouri	Centerville, Missouri
03/09/90	Farmers State Bank of Ellington Ellington, Missouri	Lesterville, Missouri
03/30/90	The Central Trust Bank Jefferson City, Missouri	Jefferson City, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Cape Girardeau, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Sikeston, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Poplar Bluff, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Ste. Genevieve, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Jackson, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Cape Girardeau, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Jackson, Missouri

FACILITIES GRANTED
(Contintued)

Date Approved	Bank	Facility Location
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Marble Hill, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Cape Girardeau, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Bonne Terre, Missouri
05/18/90	Cape County Bank of Cape Girardeau Cape Girardeau, Missouri	Perryville, Missouri
05/25/90	Peoples Bank and Trust Company of Lincoln County Troy, Missouri	Troy, Missouri
06/08/90	Mercantile Bank of Kansas City Kansas City, Missouri	Blue Springs, Missouri
06/15/90	Kahoka State Bank Kahoka, Missouri	Wayland, Missouri
06/15/90	First State Bank of St. Charles St. Charles, Missouri	O'Fallon, Missouri
06/15/90	United Missouri City Bank Kansas City, Missouri	Kansas City, Missouri
06/15/90	Bank of Jacomo Blue Springs, Missouri	Oak Grove, Missouri
06/15/90	Bank of Jacomo Blue Springs, Missouri	Buckner, Missouri
06/15/90	The Farmers Bank of Gower Gower, Missouri	Kansas City, Missouri
06/15/90	Mark Twain Kansas City Bank Kansas City, Missouri	Kansas City, Missouri

FACILITIES GRANTED
(Contintued)

Date Approved	Bank	Facility Location
06/15/90	Mercantile Bank of Kansas City Kansas City, Missouri	Blue Springs, Missouri
06/15/90	Blue Ridge Bank and Trust Co. Kansas City, Missouri	Lee's Summit, Missouri
06/15/90	Platte County Bank Platte City, Missouri	Smithville, Missouri
06/15/90	Nodaway Valley Bank Maryville, Missouri	Savannah, Missouri
06/22/90	First Exchange Bank of North St. Louis County Florissant, Missouri	Florissant, Missouri
06/22/90	First Exchange Bank of North St. Louis County Florissant, Missouri	St. Louis, Missouri
06/22/90	First Exchange Bank of North St. Louis County Florissant, Missouri	St. Louis, Missouri
06/29/90	Landmark Bank of St. Charles County St. Charles, Missouri	O'Fallon, Missouri

FACILITIES GRANTED
(Limited to walk-up or drive-in services)

Date Approved	Bank	Facility Location
10/28/88	Cass Bank & Trust Company St. Louis, Missouri	Earth City, Missouri
11/18/88	United Missouri Bank of Jefferson City Jefferson City, Missouri	Jefferson City, Missouri
09/22/89	First Bank Creve Coeur, Missouri	Creve Coeur, Missouri
10/28/89	First Financial Bank of Southeast Missouri Sikeston, Missouri	Sikeston, Missouri
12/08/89	United Missouri Bank Northland Kansas City, Missouri	Kansas City, Missouri

CLOSED FACILITIES

July 1, 1988 to June 30, 1990

Date Closed	Bank	Facility Location
09/21/88	Northeast Missouri State Bank Kirksville, Missouri	Lancaster, Missouri
09/30/88	Bank of Neosho Neosho, Missouri	Neosho, Missouri
11/12/88	Boatmen's Bank of Rolla Rolla, Missouri	Edgar Springs, Missouri
12/31/88	Heritage Bank Loose Creek, Missouri	Bonnots Mill, Missouri
09/18/89	State Bank of Greenville Greenville, Missouri	Wappapello, Missouri
10/16/89	Peoples Bank Cuba, Missouri	Steelville, Missouri (Limited to walk-up or drive-in service)
02/16/90	Central Bank of Lake of the Ozarks Osage Beach, Missouri	Camdenton, Missouri
02/17/90	Central Bank of Lake of the Ozarks Osage Beach, Missouri	Camdenton, Missouri
02/20/90	Landmark Bank Clayton, Missouri	Brentwood, Missouri
02/24/90	First Bank of Gladstone Gladstone, Missouri	Gladstone, Missouri
04/30/90	Dent County Bank and Trust Company Salem, Missouri	Centerville, Missouri
05/01/90	Bank of the Leadbelt Flat River, Missouri	Rivermines, Missouri
05/02/90	American Bank Kansas City, Missouri	Richmond, Missouri
05/02/90	American Bank Kansas City, Missouri	Wood Heights, Missouri
05/14/90	Farmers Bank of Polo Polo, Missouri	Cowgill, Missouri

STATE BANKS AND TRUST COMPANIES WHICH HAVE CHANGED THEIR CORPORATE TITLE

July 1, 1988 to June 30, 1990

Effective Date

07/15/88 The Citizens Bank of Owensville........Owensville
to
First Bank of Owensville

07/22/88 High Ridge Mercantile Bank........High Ridge
to
Mercantile Bank of Jefferson County

08/16/88 Bank of Drexel........Drexel
to
Bank 10

09/02/88 Schuyler County State Bank........Kirksville
to
Northeast Missouri State Bank

09/16/88 Mercantile Bank of Macon........Macon
to
Mercantile Bank of North Central Missouri

10/28/88 Madison Bank........Madison
to
Madison-Hunnewell Bank

11/08/88 First Financial Bank of St. Charles County........Lake St. Louis
to
American Bank of St. Charles County

12/08/88 Centerre Bank of Branson........Branson
to
Ozark Mountain Bank

12/09/88 Centerre Bank of Rolla........Rolla
to
Boatmen's Bank of Rolla

CHANGES OF CORPORATE TITLE
(Continued)

Effective
Date

12/09/88 Centerre Trust Company of Kansas City..........Kansas City
to
Boatmen's Trust Company of Kansas City

12/09/88 Centerre Bank of Vandalia..........Vandalia
to
Boatmen's Bank of Vandalia

12/09/88 Centerre Bank of Columbia..........Columbia
to
Boatmen's Bank of Columbia

12/09/88 Centerre Trust Company of St. Louis..........St. Louis
to
Boatmen's Trust Company

12/09/88 Centerre Bank of Kennett..........Kennett
to
Boatmen's Bank of Kennett

12/09/88 Centerre Safe Deposit Company..........Frontenac
to
Boatmen's Safe Deposit Company

12/09/88 Centerre Bank of Crane..........Crane
to
Boatmen's Bank of Crane

12/16/88 First State Bank of Caruthersville..........Caruthersville
to
First State Bank and Trust Company of Caruthersville

01/01/89 Waynesville Security Bank..........Waynesville
to
Security Bank of Pulaski County

01/09/89 Citizens Bank of Warrensburg..........Warrensburg
to
Citizens-Jackson County Bank

CHANGES OF CORPORATE TITLE
(Continued)

Effective Date

02/01/89 First Bank and Trust Company.......... Creve Coeur
to
First Bank

02/17/89 The Nodaway Valley Bank.......... Maryville
to
Nodaway Valley Bank

02/17/89 Commercial Bank of Westport.......... Maryland Heights
to
Commercial Bank of West Port

03/01/89 Citizens State Bank of Polk County.......... Bolivar
to
State Bank of Polk County

04/06/89 Commonwealth Trust Company.......... Clayton
to
A. G. Edwards Trust Company

05/23/89 Osceola Bank.......... Osceola
to
St. Clair County State Bank

06/02/89 Citizens Bank of Climax Springs.......... Climax Springs
to
Citizens Bank of the Ozarks

06/05/89 The Bank of Osborn.......... Osborn
to
Horizon State Bank

06/26/89 Bank of Gallatin.......... Gallatin
to
Bank of Gallatin/First State Bank

08/16/89 Union State Bank of Clinton.......... Clinton
to
Union State Bank and Trust Company of Clinton

08/25/89 American Bank of St. Charles County.......... Lake St. Louis
to
American Bank of St. Louis County

08/28/89 Monroe City Bank.......... Monroe City
to
United Missouri Bank Northeast

CHANGES OF CORPORATE TITLE
(Continued)

Effective Date

09/01/89 Bank of Piedmont........Piedmont
to
First Midwest Bank of Piedmont

09/01/89 First State Bank of Dexter........Dexter
to
First Midwest Bank of Dexter

09/01/89 Bank of Chaffee........Chaffee
to
First Midwest Bank of Chaffee

09/07/89 Eagle Bank of Gasconade County........Owensville
to
Charter 1 Bank

09/29/89 Washington County Mercantile Bank........Potosi
to
Mercantile Bank of Washington County

09/29/89 Mercantile Wright County Bank........Hartville
to
Mercantile Bank of Wright County

09/29/89 Sedalia Mercantile Bank and Trust Company........Sedalia
to
Mercantile Bank of Sedalia

09/29/89 Franklin County Mercantile Bank........Washington
to
Mercantile Bank of Franklin County

09/29/89 Rozier Mercantile Bank........Ste. Genevieve
to
Mercantile Bank of Ste. Genevieve

09/29/89 Cape Mercantile Bank and Trust Company........Cape Girardeau
to
Mercantile Bank of Cape Girardeau

CHANGES OF CORPORATE TITLE
(Continued)

Effective Date

09/29/89 Home Trust Mercantile Bank........Perryville
to
Mercantile Bank of Perryville

09/29/89 Farmers Mercantile Bank........Bowling Green
to
Mercantile Bank of Pike County

10/26/89 Bank of Lake of the Ozarks........Osage Beach
to
Central Bank of Lake of the Ozarks

10/31/89 Landmark Bank of Ozark........Ozark
to
Landmark Bank of Southwest Missouri

12/15/89 Security Bank of Auxvasse........Auxvasse
to
United Security Bank

01/05/90 The Peoples Bank of Clever........Nixa
to
Peoples Bank of the Ozarks

01/10/90 Peoples Savings Bank........Licking
to
Peoples Security Bank

03/16/90 Citizens Bank of Newtown........Newtown
to
Citizens Bank of Princeton

05/01/90 Bay-Hermann Bank........Hermann
to
Bay-Hermann-Berger Bank

06/21/90 The Grandview Bank and Trust Company........Grandview
to
Truman Bank and Trust Company

RELOCATIONS

July 1, 1988 - June 30, 1990

Date Approved	Name and Location of Bank	Relocated To
09/18/88	Martinsburg Bank Martinsburg, MO	Mexico, MO
10/21/88	Bank of Crocker Crocker, MO	Waynesville, MO
11/04/88	The Bank of Osborn Osborn, MO	Cameron, MO
11/10/88	Peoples Bank of Wyaconda Wyaconda, MO	Kahoka, MO
12/30/88	Farley State Bank Farley, MO	Parkville, MO
02/24/89	Mercantile Bank of Table Rock Lake Reeds Spring, MO	Lakeview, MO
04/28/89	Clifford Banking Company Clarksville, MO	Bowling Green, MO
06/02/89	Citizens Bank of the Ozarks Climax Springs, MO	Camdenton, MO
06/16/89	A. G. Edwards Trust Company Clayton, MO	St. Louis, MO
08/25/89	American Bank of St. Louis County Lake St. Louis, MO	Chesterfield, MO
09/15/89	American Bank of Boone County Centralia, MO	Columbia, MO
12/15/89	United Security Bank Auxvasse, MO	Fulton, MO
02/09/90	Cass Bank & Trust Company St. Louis, MO	Sunset Hills, MO
03/16/90	Citizens Bank of Princeton Newtown, MO	Princeton, MO

TOTAL ASSETS OF STATE BANKS AND TRUST COMPANIES
1934 - 1989

Date	Number	Total Assets
November 5, 1934	659	$ 710,512,839
November 1, 1935	626	802,540,217
November 25, 1936	594	904,478,939
December 31, 1937	573	880,918,013
December 31, 1938	557	931,715,561
December 30, 1939	547	996,235,136
November 12, 1940	540	1,032,361,779
December 31, 1941	533	1,192,413,028
December 31, 1942	523	1,534,011,949
December 31, 1943	514	1,780,470,290
December 30, 1944	514	2,170,597,714
December 31, 1945	512	2,618,368,281
December 31, 1946	515	2,572,872,515
December 31, 1947	520	2,684,956,830
December 31, 1948	521	2,691,934,265
December 31, 1949	519	2,740,792,922
December 30, 1950	522	2,950,783,617
December 31, 1951	521	3,119,076,236
December 31, 1952	522	3,273,806,075
December 31, 1953	524	3,349,397,211
December 31, 1954	525	3,484,725,382
December 31, 1955	530	3,538,495,001
December 31, 1956	535	3,692,873,010
December 31, 1957	534	3,733,685,720
December 31, 1958	545	4,067,040,286
December 31, 1959	554	4,163,646,365
December 31, 1960	551	4,293,779,687
December 31, 1961	549	4,528,851,631
December 28, 1962	550	4,891,565,013
December 20, 1963	553	5,194,207,352
December 31, 1964	558	4,824,143,364
December 31, 1965	565	5,090,069,042
December 31, 1966	568	5,472,655,533
December 31, 1967	569	6,186,069,809
December 31, 1968	571	6,842,447,755
December 31, 1969	573	7,096,504,324
December 31, 1970	578	7,538,281,992
December 31, 1971	579	8,468,713,187

Date	Number	Total Assets
December 31, 1972	589	8,665,742,508
December 31, 1973	594	9,539,290,950
December 31, 1974	600	10,204,556,001
December 31, 1975	602	11,162,611,952
December 31, 1976	605	12,180,300,000
December 31, 1977	609	14,091,195,000
December 31, 1978	625	16,038,256,000
December 31, 1979	633	17,843,257,000
December 31, 1980	637	19,164,485,000
December 31, 1981	623	20,407,000,000
December 31, 1982	620	21,999,066,000
December 31, 1983	612	23,926,061,000
December 31, 1984	596	25,837,400,000
December 31, 1985	555	24,152,100,000
December 31, 1986	515	24,432,000,000
December 31, 1987	502	26,051,200,000
December 31, 1988	491	29,799,000,000
December 31, 1989	466	28,690,700,000

SUMMARY OF STATEMENTS OF CONDITION FILED BY MISSOURI STATE CHARTERED BANKS AND TRUST COMPANIES

Dollar Amounts in Thousands

Date Number of Banks and Trust Companies	9-30-88 498	12-31-88 491	3-31-89 477
ASSETS			
Total Loans	16,274,100	16,201,700	16,390,000
Allowance for Possible Loan Losses	244,300	245,800	252,000
Total Assets	26,799,000	27,204,100	27,267,200
LIABILITIES			
Total Deposits	23,765,800	24,156,800	24,243,000
Subordinated Notes and Debentures	3,700	3,600	3,500
EQUITY CAPITAL			
Total Equity Capital	2,232,700	2,214,600	2,258,300
NET INCOME	163,900	273,800	83,400
(After Securities Gains and Losses)			
Balance Sheet and Operating Ratios			
Capital and Reserves/Assets	9.16	8.96	9.12
Total Loans/Assets	60.73	59.56	60.11
Allowance for Loan Losses/Total Loans	1.50	1.52	1.54
Net Income to Average Assets	0.82	1.01	1.22

Summary of Statements of Condition
(continued)

Dollar Amounts in Thousands

Date **Number of Banks and Trust Companies**	6-30-89 473	9-30-89 471	12-31-89 466
ASSETS			
Total Loans	16,644,200	16,887,600	17,001,100
Allowance for Possible Loan Losses	262,300	273,700	273,400
Total Assets	27,456,100	27,938,000	28,690,700
LIABILITIES			
Total Deposits	24,268,200	24,665,400	25,436,000
Subordinated Notes and Debentures	3,700	3,400	3,300
EQUITY CAPITAL			
Total Equity Capital	2,301,800	2,344,300	2,344,200
NET INCOME	167,200	243,700	308,800
(After Securities Gains and Losses)			
Balance Sheet and Operating Ratios			
Capital and Reserves/Assets	9.25	9.28	9.04
Total Loans/Assets	60.62	60.45	59.26
Allowance for Loan Losses/Total Loans	1.58	1.62	1.61
Net Income to Average Assets	1.22	1.16	1.08

Summary of Statements of Condition
(continued)

Dollar Amounts in Thousands

Date Number of Banks and Trust Companies	3-31-90 464	6-30-90 465
ASSETS		
Total Loans	17,200,100	17,725,600
Allowance for Possible Loan Losses	284,300	281,300
Total Assets	29,030,800	29,913,700
LIABILITIES		
Total Deposits	25,689,000	26,425,800
Subordinated Notes and Debentures	3,000	2,900
EQUITY CAPITAL		
Total Equity Capital	2,389,100	2,464,800
NET INCOME	67,600	150,900
(After Securities Gains and Losses)		
Balance Sheet and Operating Ratios		
Capital and Reserves/Assets	9.12	9.09
Total Loans/Assets	59.25	59.65
Allowance for Loan Losses/Total Loans	1.65	1.59
Net Income to Average Assets	0.93	1.01

MISSOURI STATE CHARTERED BANKS AND TRUST COMPANIES
AS OF JUNE 30, 1990

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
ADRIAN BANK	816 297-2194	2485	10/18/1932
P. O. BOX 127		Loans -	13,026,000
ADRIAN, MO 64720		Total Assets -	26,577,000
		Deposits -	22,965,000
		Total Liabilities -	23,338,000
GENE E. IRVIN,CHM. & PRES.		Equity Capital -	3,239,000
THE BANK OF ADVANCE	314 722-3517	1108	01/30/1902
P. O. BOX 400		Loans -	35,206,000
ADVANCE, MO 63730		Total Assets -	58,223,000
		Deposits -	51,337,000
		Total Liabilities -	53,456,000
DAVID L. CUMMINS, PRES.		Equity Capital -	4,767,000
BANK OF SOUTH COUNTY	314 544-9100	2789	10/23/1987
9100 GRAVOIS		Loans -	28,247,000
AFFTON, MO 63123		Total Assets -	39,655,000
		Deposits -	35,465,000
		Total Liabilities -	35,763,000
DAVID T. STOECKER, PRES.		Equity Capital -	3,892,000
BANK OF ALTENBURG	314 824-5221	1710	04/01/1910
P. O. BOX 68		Loans -	9,647,000
ALTENBURG, MO 63732		Total Assets -	17,128,000
		Deposits -	15,681,000
		Total Liabilities -	15,878,000
GEORGE G. THURM, PRES.		Equity Capital -	1,250,000
ALTON BANK	417 778-7211	2350	04/17/1924
P. O. BOX 6		Loans -	6,601,000
ALTON, MO 65606		Total Assets -	22,595,000
		Deposits -	20,193,000
		Total Liabilities -	20,459,000
RANDALL G. COMBS, PRES.		Equity Capital -	2,136,000
CITIZENS BANK	816 267-3211	2391	01/04/1926
P. O. BOX 98		Loans -	3,838,000
AMSTERDAM, MO 64723		Total Assets -	7,139,000
		Deposits -	6,547,000
		Total Liabilities -	6,618,000
LARRY SHANNON, CHM. & PRES.		Equity Capital -	521,000
THE ANDERSON STATE BANK	417 845-3346	2564	10/30/1944
P. O. BOX 398		Loans -	5,302,000
ANDERSON, MO 64831		Total Assets -	23,328,000
		Deposits -	20,400,000
		Total Liabilities -	20,712,000
J. H. POGUE, CEO		Equity Capital -	2,616,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FARMERS BANK	314 948-2216	2334	06/13/1923
P. O. BOX 130		Loans -	18,214,000
ANTONIA, MO 63052		Total Assets -	30,794,000
		Deposits -	26,427,000
		Total Liabilities -	27,998,000
ROBERT L. LEVIN, CHM.		Equity Capital -	2,796,000
CITIZENS BANK OF APPLETON CITY	816 476-2124	2479	01/13/1932
P. O. BOX 65		Loans -	9,680,000
APPLETON CITY, MO 64724		Total Assets -	19,446,000
		Deposits -	17,331,000
		Total Liabilities -	17,633,000
BETTY PORTER, PRES.		Equity Capital -	1,813,000
ARCADIA VALLEY BANK	314 546-7459	2509	03/28/1934
P. O. BOX 178		Loans -	10,919,000
ARCADIA, MO 63621		Total Assets -	19,340,000
		Deposits -	17,598,000
		Total Liabilities -	17,801,000
ELLA L. HUFF, CEO		Equity Capital -	1,539,000
BANK OF ASH GROVE	417 672-2572	239	04/13/1883
P. O. BOX 187		Loans -	7,222,000
ASH GROVE, MO 65604		Total Assets -	36,885,000
		Deposits -	32,075,000
		Total Liabilities -	32,441,000
LARRY W. STEELEY, CEO		Equity Capital -	4,444,000
SOUTH COUNTY BANK	314 657-2161	2650	12/04/1967
P. O. BOX 136		Loans -	6,940,000
ASHLAND, MO 65010		Total Assets -	13,530,000
		Deposits -	11,292,000
		Total Liabilities -	12,422,000
JIM F. HUDSON, PRES.		Equity Capital -	1,108,000
LAWRENCE COUNTY BANK	417 678-5155	2670	11/01/1972
P. O. BOX 508		Loans -	17,835,000
AURORA, MO 65605		Total Assets -	27,999,000
		Deposits -	25,655,000
		Total Liabilities -	25,861,000
JOHN J. LEE, PRES.		Equity Capital -	2,138,000
UNITED SECURITY BANK	314 386-2233	2458	01/25/1930
P. O. BOX 127		Loans -	10,635,000
AUXVASSE, MO 65231		Total Assets -	14,824,000
		Deposits -	13,033,000
		Total Liabilities -	13,432,000
DAVID H. SCHWINKE, CEO		Equity Capital -	1,392,000
CITIZENS BANK	417 683-4147	1392	07/03/1905
P. O. BOX 807		Loans -	17,455,000
AVA, MO 65608		Total Assets -	34,393,000
		Deposits -	31,495,000
		Total Liabilities -	31,824,000
JIM GREENE, CHM. & PRES.		Equity Capital -	2,569,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BELLE STATE BANK	314 859-3732	2600	04/09/1956
DRAWER AB		Loans -	8,537,000
BELLE, MO 65013		Total Assets -	19,179,000
		Deposits -	17,430,000
		Total Liabilities -	17,611,000
DEAN READY, CEO		Equity Capital -	1,568,000
BANK 10	816 322-1239	1705	03/08/1910
P. O. BOX 690		Loans -	17,088,000
BELTON, MO 64012-0690		Total Assets -	32,014,000
		Deposits -	28,127,000
		Total Liabilities -	28,394,000
JOE D. BALENTINE, PRES.		Equity Capital -	3,620,000
BANK OF BELTON	816 331-4888	279	08/19/1884
P. O. BOX 70		Loans -	10,566,000
BELTON, MO 64012		Total Assets -	34,843,000
		Deposits -	31,644,000
		Total Liabilities -	31,925,000
JAMES F. BLAIR, III, PRES.		Equity Capital -	2,918,000
FIRST COMMUNITY BANK, MISSOURI	314 293-5316	2563	10/23/1944
P. O. BOX 130		Loans -	32,659,000
BERNIE, MO 63822		Total Assets -	62,927,000
		Deposits -	57,615,000
		Total Liabilities -	58,203,000
CHARLES RUSHING, PRES.		Equity Capital -	4,724,000
THE BETHANY TRUST COMPANY	816 425-7285	181	09/19/1919
P. O. BOX 467		Loans -	35,528,000
BETHANY, MO 64424		Total Assets -	59,572,000
		Deposits -	51,900,000
		Total Liabilities -	53,839,000
RICHARD E. GRANER, PRES.		Equity Capital -	5,733,000
BANK OF BILLINGS	417 744-2567	1984	03/16/1914
P. O. BOX 70		Loans -	3,262,000
BILLINGS, MO 65610		Total Assets -	7,890,000
		Deposits -	6,875,000
		Total Liabilities -	6,949,000
DAVID D. BRYAN, CEO		Equity Capital -	941,000
BANK OF BIRCH TREE	314 292-3211	2453	11/07/1929
P. O. BOX 186		Loans -	3,472,000
BIRCH TREE, MO 65438		Total Assets -	14,269,000
		Deposits -	13,099,000
		Total Liabilities -	13,276,000
DOUGLAS C. BOWDEN, CHM. & PRES.		Equity Capital -	993,000
BLACKBURN BANK	816 538-4521	2553	07/07/1941
P. O. BOX 204		Loans -	4,522,000
BLACKBURN, MO 65321		Total Assets -	8,596,000
		Deposits -	7,987,000
		Total Liabilities -	8,063,000
MICHAEL A. WILSON, PRES.		Equity Capital -	533,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FARMERS' STOCK BANK	816 846-2411	941	10/17/1895
P. O. BOX 97		Loans -	13,545,000
BLACKWATER, MO 65322		Total Assets -	22,017,000
		Deposits -	20,573,000
		Total Liabilities -	20,757,000
EARLENE HOLMAN, PRES.		Equity Capital -	1,260,000
BANK OF BLOOMSDALE	314 483-2515	1993	05/15/1914
P. O. BOX 100		Loans -	22,509,000
BLOOMSDALE, MO 63627		Total Assets -	39,188,000
		Deposits -	34,858,000
		Total Liabilities -	35,835,000
LARRY D. RODERMAN, PRES.		Equity Capital -	3,353,000
BANK OF JACOMO	816 229-3477	2654	03/18/1970
909 SOUTH 7 HIGHWAY		Loans -	43,193,000
BLUE SPRINGS, MO 64015		Total Assets -	81,581,000
		Deposits -	75,384,000
		Total Liabilities -	76,712,000
RICHARD S. PRYOR, PRES.		Equity Capital -	4,869,000
BLUE SPRINGS BANK	816 229-1111	2558	02/23/1944
P. O. BOX 490		Loans -	130,536,000
BLUE SPRINGS, MO 64015		Total Assets -	181,190,000
		Deposits -	168,461,000
		Total Liabilities -	170,243,000
CHARLES E. QUALKINBUSH, PRES.		Equity Capital -	10,947,000
CITIZENS BANK OF BLYTHEDALE	816 867-5218	1734	09/06/1910
DRAWER A		Loans -	7,205,000
BLYTHEDALE, MO 64426		Total Assets -	11,792,000
		Deposits -	10,855,000
		Total Liabilities -	10,990,000
J. D. WHITE, CHM. & PRES.		Equity Capital -	802,000
STATE BANK OF POLK COUNTY	417 326-2265	1770	04/03/1911
P. O. BOX 69		Loans -	34,042,000
BOLIVAR, MO 65613		Total Assets -	65,743,000
		Deposits -	55,753,000
		Total Liabilities -	61,421,000
MORRIS LAWSON, PRES.		Equity Capital -	4,322,000
POLK COUNTY BANK	417 326-5201	768	05/14/1891
P. O. BOX 240		Loans -	32,333,000
BOLIVAR, MO 65613		Total Assets -	64,056,000
		Deposits -	58,459,000
		Total Liabilities -	59,108,000
MELVIN E. SCHROEDER, PRES.		Equity Capital -	4,948,000
UNITED MO BANK OF BOONVILLE	816 882-5633	2440	11/24/1928
P. O. BOX 7		Loans -	17,540,000
BOONVILLE, MO 65233		Total Assets -	50,595,000
		Deposits -	45,132,000
		Total Liabilities -	45,700,000
MARK J. ELLIFF, CHM. & PRES.		Equity Capital -	4,895,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANK OF BOURBON	314 732-4433	1286	08/20/1904
P. O. BOX 36		Loans -	10,639,000
BOURBON, MO 65441		Total Assets -	22,862,000
		Deposits -	20,264,000
		Total Liabilities -	20,493,000
JERRY L. JACQUES, PRES.		Equity Capital -	2,369,000
CLIFFORD BANKING COMPANY	314 324-3396	1117	03/06/1902
P. O. BOX 7		Loans -	6,043,000
BOWLING GREEN, MO 63334		Total Assets -	13,623,000
		Deposits -	12,335,000
		Total Liabilities -	12,594,000
STEPHEN A. JONES, PRES.		Equity Capital -	1,029,000
COMMUNITY STATE BANK	314 324-2233	361 1/2	01/26/1887
OF BOWLING GREEN		Loans -	23,331,000
P. O. BOX 370		Total Assets -	70,226,000
BOWLING GREEN, MO 63334		Deposits -	59,841,000
		Total Liabilities -	60,924,000
TAPLEY MCCUNE, CEO		Equity Capital -	9,302,000
MERCANTILE BANK OF PIKE COUNTY	314 324-2281	909	01/12/1895
P. O. BOX 150		Loans -	34,107,000
BOWLING GREEN, MO 63334		Total Assets -	49,529,000
		Deposits -	44,940,000
		Total Liabilities -	45,439,000
DAVID P. STRAUTZ, CHM. & PRES.		Equity Capital -	4,090,000
OZARK MOUNTAIN BANK	417 334-4125	2580	01/03/1950
P. O. BOX 130		Loans -	54,483,000
BRANSON, MO 65616		Total Assets -	82,243,000
		Deposits -	72,335,000
		Total Liabilities -	75,907,000
SMITH W. BROOKHART, III, PRES.		Equity Capital -	6,336,000
THE BRAYMER BANK	816 645-2222	2711	09/07/1978
P. O. BOX 307		Loans -	3,373,000
BRAYMER, MO 64624		Total Assets -	11,840,000
		Deposits -	10,388,000
		Total Liabilities -	10,585,000
MARK D. BUNTIN, CEO		Equity Capital -	1,255,000
THE CENTENNIAL BANK	314 423-6800	2798	07/22/1988
9850 ST. CHARLES ROCK ROAD		Loans -	19,143,000
ST. ANN, MO 63074		Total Assets -	25,072,000
		Deposits -	21,614,000
		Total Liabilities -	21,844,000
JERRY BYRD, CHM. & PRES.		Equity Capital -	3,228,000
FIRST SECURITY BANK OF	816 258-3336	2582	02/16/1950
BROOKFIELD/KEYTESVILLE		Loans -	14,014,000
P. O. BOX 70		Total Assets -	54,373,000
BROOKFIELD, MO 64628		Deposits -	49,005,000
		Total Liabilities -	49,705,000
ALLEN H. FISCHER, CHM. & PRES.		Equity Capital -	4,668,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
UNITED MO BANK NORTH CENTRAL	816 258-7422	1106	01/13/1902
P. O. BOX 387		Loans -	14,990,000
BROOKFIELD, MO 64628		Total Assets -	93,565,000
		Deposits -	84,317,000
		Total Liabilities -	85,519,000
BARBARA A. SMITH, PRES.		Equity Capital -	8,046,000
CHARITON COUNTY BANK	816 548-3137	2085	03/22/1917
116 WEST BROADWAY		Loans -	16,597,000
BRUNSWICK, MO 65236		Total Assets -	28,983,000
		Deposits -	26,482,000
		Total Liabilities -	26,784,000
DOUGLAS D. OTT, PRES.		Equity Capital -	2,199,000
FIRST STATE BANK OF MISSOURI	816 249-3171	2421	03/01/1928
P. O. BOX 128		Loans -	18,104,000
BUCKNER, MO 64016		Total Assets -	29,633,000
		Deposits -	27,259,000
		Total Liabilities -	27,536,000
JAMES B. JONES, PRES.		Equity Capital -	2,097,000
BUFFALO BANK	417 345-2213	2723	11/16/1979
P. O. BOX 559		Loans -	13,088,000
BUFFALO, MO 65622		Total Assets -	22,440,000
		Deposits -	20,676,000
		Total Liabilities -	20,850,000
JOE F. RAYL, CHM. & PRES.		Equity Capital -	1,590,000
O'BANNON BANKING COMPANY	417 345-2251	1421	11/20/1905
P. O. BOX 890		Loans -	44,210,000
BUFFALO, MO 65622		Total Assets -	74,752,000
		Deposits -	68,200,000
		Total Liabilities -	68,828,000
JAMES A. HAYES, CHM.		Equity Capital -	5,924,000
BUNCETON STATE BANK	816 427-5201	2339	10/11/1923
P. O. BOX 148		Loans -	4,529,000
BUNCETON, MO 65237		Total Assets -	7,120,000
		Deposits -	6,375,000
		Total Liabilities -	6,473,000
I. WESLEY CONDRON, CHM. & PRES.		Equity Capital -	647,000
BOATMEN'S BANK OF BUTLER	816 679-4116	2605	06/21/1972
P. O. BOX 112		Loans -	19,894,000
BUTLER, MO 64730		Total Assets -	61,484,000
		Deposits -	53,372,000
		Total Liabilities -	56,497,000
GLENN R. HAMILTON, PRES.		Equity Capital -	4,987,000
FIRST BANK OF BUTLER	816 679-4103	2787	09/01/1987
27 NORTH MAIN		Loans -	10,033,000
BUTLER, MO 64730		Total Assets -	30,228,000
		Deposits -	27,278,000
		Total Liabilities -	27,672,000
FRANK VOYTICKY, CHM. & PRES.		Equity Capital -	2,556,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CABOOL STATE BANK	417 962-3168	1916	03/24/1913
P. O. BOX M		Loans -	21,948,000
CABOOL, MO 65689		Total Assets -	46,699,000
		Deposits -	40,698,000
		Total Liabilities -	41,048,000
BULAS C. SPONSLER, CHM. & PRES.		Equity Capital -	5,651,000
THE FARMERS AND TRADERS BANK	314 796-3123	302	10/19/1885
P. O. BOX 290		Loans -	23,970,000
CALIFORNIA, MO 65018		Total Assets -	40,490,000
		Deposits -	36,786,000
		Total Liabilities -	37,264,000
JOE W. SCALLORNS, CHM. & PRES.		Equity Capital -	3,226,000
CITIZENS BANK OF THE OZARKS	314 346-4414	1558	09/13/1907
256 EAST HIGHWAY 54		Loans -	5,415,000
CAMDENTON, MO 65020		Total Assets -	11,993,000
		Deposits -	9,984,000
		Total Liabilities -	10,087,000
CHARLES L. PATTERSON, CEO		Equity Capital -	1,906,000
FARMERS STATE BANK	816 632-2141	2499	02/13/1934
P. O. BOX 30		Loans -	14,494,000
CAMERON, MO 64429		Total Assets -	36,149,000
		Deposits -	32,410,000
		Total Liabilities -	32,808,000
CHARLES MAXWELL, PRES.		Equity Capital -	3,341,000
HORIZON STATE BANK	816 632-7000	326	07/16/1886
814 NORTH WALNUT STREET		Loans -	8,370,000
CAMERON, MO 64429		Total Assets -	12,329,000
		Deposits -	11,464,000
		Total Liabilities -	11,570,000
ROGER D. DURANT, CEO		Equity Capital -	759,000
STATE BANK OF CAMPBELL	314 246-2501	1303	10/26/1904
P. O. BOX 188		Loans -	12,692,000
CAMPBELL, MO 63933		Total Assets -	21,147,000
		Deposits -	19,262,000
		Total Liabilities -	19,500,000
CLYDE WILLIAMS, PRES.		Equity Capital -	1,647,000
CANTON STATE BANK	314 288-4424	2540	09/21/1935
P. O. BOX 111		Loans -	2,458,000
CANTON, MO 63435		Total Assets -	22,163,000
		Deposits -	18,952,000
		Total Liabilities -	19,353,000
FRANK H. MILLER, CHM. & PRES.		Equity Capital -	2,810,000
AMERIFIRST BANK OF CAPE GIRARDEAU	314 334-8400	2811	01/19/1990
P. O. BOX 2108		Loans -	5,181,000
CAPE GIRARDEAU, MO 63702		Total Assets -	11,115,000
		Deposits -	7,167,000
		Total Liabilities -	7,251,000
PAUL EBAUGH, PRES.		Equity Capital -	3,864,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CAPE COUNTY BANK OF	314 335-0893	2743	07/15/1983
CAPE GIRARDEAU		Loans -	233,293,000
407 NORTH KINGSHIGHWAY		Total Assets -	315,158,000
CAPE GIRARDEAU, MO 63701		Deposits -	292,247,000
		Total Liabilities -	297,500,000
CHARLES P. DANIEL, PRES.		Equity Capital -	17,658,000
MERCANTILE BANK OF	314 334-0521	1292	09/27/1904
CAPE GIRARDEAU		Loans -	96,379,000
P. O. BOX 1030		Total Assets -	112,311,000
CAPE GIRARDEAU, MO 63701		Deposits -	103,235,000
		Total Liabilities -	106,085,000
O. J. MILLER, PRES.		Equity Capital -	6,226,000
FIRST EXCHANGE BANK OF	314 335-3502	2744	07/15/1983
CAPE GIRARDEAU		Loans -	91,449,000
P. O. BOX 1590		Total Assets -	117,133,000
CAPE GIRARDEAU, MO 63701		Deposits -	107,124,000
		Total Liabilities -	109,245,000
BILL M. STANFIELD, PRES.		Equity Capital -	7,888,000
SOUTH EAST MISSOURI BANK	314 335-7366	2726	03/30/1980
P. O. BOX 724		Loans -	24,375,000
CAPE GIRARDEAU, MO 63701		Total Assets -	34,933,000
		Deposits -	32,579,000
		Total Liabilities -	32,906,000
J. PERCY HUSTON, PRES.		Equity Capital -	2,027,000
CITIZENS BANK OF CARL JUNCTION	417 649-7255	1225	10/22/1903
P. O. DRAWER 1		Loans -	6,254,000
CARL JUNCTION, MO 64834		Total Assets -	15,232,000
		Deposits -	13,045,000
		Total Liabilities -	13,542,000
JOHN B. COKE, CHM. & PRES.		Equity Capital -	1,690,000
CARROLL COUNTY TRUST COMPANY	816 542-2050	173	01/21/1919
P. O. BOX 187		Loans -	12,582,000
CARROLLTON, MO 64633		Total Assets -	36,656,000
		Deposits -	31,290,000
		Total Liabilities -	32,544,000
LARRY G. FREEMAN, CEO		Equity Capital -	4,112,000
THE FARMERS BANK	816 542-2000	1878	08/12/1912
P. O. BOX 640		Loans -	12,918,000
CARROLLTON, MO 64633		Total Assets -	23,439,000
		Deposits -	21,210,000
		Total Liabilities -	21,482,000
C. ROBERT KNOTT, CHM. & PRES.		Equity Capital -	1,957,000
BOATMEN'S BANK OF CARTHAGE	417 358-9011	953	04/06/1896
P. O. BOX 637		Loans -	57,579,000
CARTHAGE, MO 64836		Total Assets -	88,739,000
		Deposits -	81,823,000
		Total Liabilities -	82,653,000
JAMES R. BRACHT, CHM. & PRES.		Equity Capital -	6,086,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
UNITED MO BANK OF CARTHAGE	417 358-2135	2701	06/09/1978
P. O. BOX 876		Loans -	16,693,000
CARTHAGE, MO 64836		Total Assets -	55,828,000
		Deposits -	48,642,000
		Total Liabilities -	50,547,000
JAMES C. AINSWORTH, CHM. & PRES.		Equity Capital -	5,281,000
SOUTHWEST MISSOURI BANK	417 358-9331	2710	08/11/1978
P. O. BOX 814		Loans -	44,198,000
CARTHAGE, MO 64836		Total Assets -	67,980,000
		Deposits -	61,878,000
		Total Liabilities -	62,826,000
GARRY D. DENNEY, CHM. & PRES.		Equity Capital -	5,154,000
FIRST STATE BANK AND TRUST	314 333-1700	287	12/16/1988
COMPANY OF CARUTHERSVILLE		Loans -	35,214,000
P. O. BOX 18		Total Assets -	67,566,000
CARUTHERSVILLE, MO 63830		Deposits -	59,568,000
		Total Liabilities -	61,074,000
DUANE S. MICHIE, PRES.		Equity Capital -	6,492,000
SECURITY BANK OF	417 847-4794	2766	12/13/1985
SOUTHWEST MISSOURI		Loans -	10,271,000
HIGHWAY'S 37 AND 86		Total Assets -	14,081,000
ROUTE 1, BOX 367A		Deposits -	12,531,000
CASSVILLE, MO 65625		Total Liabilities -	12,980,000
GARY L. FIELDS, CHM. & PRES.		Equity Capital -	1,101,000
AMERICAN BANK OF BOONE COUNTY	314 682-2143	2783	07/10/1987
100 SOUTH ROLLINS		Loans -	23,207,000
CENTRALIA, MO 65240		Total Assets -	40,954,000
		Deposits -	37,160,000
		Total Liabilities -	37,721,000
WILLIAM P. GRACE, PRES.		Equity Capital -	3,233,000
FIRST MIDWEST BANK OF CHAFFEE	314 887-3541	2546	08/13/1937
P. O. DRAWER A		Loans -	10,675,000
CHAFFEE, MO 63740		Total Assets -	22,667,000
		Deposits -	19,735,000
		Total Liabilities -	20,431,000
LISTON MITCHELL, CEO		Equity Capital -	2,236,000
UNITED BANK OF CHAMOIS	314 763-5958	2539	08/19/1935
P. O. BOX 248		Loans -	3,978,000
CHAMOIS, MO 65024		Total Assets -	8,264,000
		Deposits -	6,655,000
		Total Liabilities -	6,769,000
RUSSELL E. DUNCAN, CEO		Equity Capital -	1,495,000
CITIZENS' BANK OF CHARLESTON	314 683-3373	2604	06/21/1957
P. O. BOX 130		Loans -	9,254,000
CHARLESTON, MO 63834		Total Assets -	38,194,000
		Deposits -	34,160,000
		Total Liabilities -	34,499,000
JAMES B. MORAN, CEO		Equity Capital -	3,695,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FIRST SECURITY STATE BANK	314 683-3714	2460	02/06/1930
P. O. BOX 99		Loans -	32,530,000
CHARLESTON, MO 63834		Total Assets -	63,440,000
		Deposits -	56,877,000
		Total Liabilities -	57,726,000
PAT LEA, PRES.		Equity Capital -	5,714,000
BANK OF CHESTERFIELD	314 537-0100	2793	03/11/1988
100 CHESTERFIELD INDUSTRIAL BLVD.		Loans -	29,908,000
CHESTERFIELD, MO 63005		Total Assets -	38,842,000
		Deposits -	33,858,000
		Total Liabilities -	34,414,000
PHILLIP D. MELTON, CHM. & PRES.		Equity Capital -	4,428,000
MEGA BANK OF ST. LOUIS COUNTY	314 434-6664	2714	11/03/1978
14323 SOUTH OUTER ROAD		Loans -	32,597,000
CHESTERFIELD, MO 63017		Total Assets -	50,954,000
		Deposits -	47,263,000
		Total Liabilities -	47,741,000
JERRY S. VON ROHR, CHM.		Equity Capital -	3,213,000
CHILLICOTHE STATE BANK	816 646-5120	2547	10/19/1937
P. O. BOX 590		Loans -	26,141,000
CHILLICOTHE, MO 64601		Total Assets -	58,078,000
		Deposits -	51,952,000
		Total Liabilities -	52,525,000
ROGER D. BATSON, PRES.		Equity Capital -	5,553,000
CITIZENS BANK AND TRUST COMPANY	816 646-5500	2706	07/20/1978
P. O. BOX C		Loans -	44,028,000
CHILLICOTHE, MO 64601		Total Assets -	190,104,000
		Deposits -	169,974,000
		Total Liabilities -	174,967,000
EDWARD D. DOUGLAS, PRES.		Equity Capital -	15,137,000
CLARENCE STATE BANK	816 699-2343	2566	03/31/1945
P. O. BOX 308		Loans -	1,162,000
CLARENCE, MO 63437		Total Assets -	8,840,000
		Deposits -	6,365,000
		Total Liabilities -	6,457,000
ELLIS L. SCHOONOVER, CHM. & PRES.		Equity Capital -	2,383,000
CLAYCO STATE BANK	816 452-1100	2671	11/09/1972
473 EAST 69 HIGHWAY		Loans -	7,376,000
CLAYCOMO, MO 64119		Total Assets -	13,238,000
		Deposits -	11,751,000
		Total Liabilities -	11,859,000
ROBERT R. LUTZ, PRES.		Equity Capital -	1,379,000
CAPITAL BANK & TRUST COMPANY	314 726-0065	2757	03/08/1985
OF CLAYTON		Loans -	46,695,000
8182 MARYLAND AVENUE		Total Assets -	68,207,000
CLAYTON, MO 63105		Deposits -	59,057,000
		Total Liabilities -	63,148,000
W. MICHAEL ROSS, CHM. & PRES.		Equity Capital -	5,059,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
LANDMARK BANK	314 381-3000	2656	08/12/1970
10 SOUTH BRENTWOOD BOULEVARD		Loans -	779,196,000
CLAYTON, MO 63105		Total Assets -	1,001,044,000
		Deposits -	900,664,000
		Total Liabilities -	929,889,000
RAYMOND M. SPEARS, PRES.		Equity Capital -	71,155,000
ENTERPRISE BANK	314 725-5500	2794	03/18/1988
P. O. BOX 16020		Loans -	42,963,000
CLAYTON, MO 63105		Total Assets -	53,122,000
		Deposits -	44,081,000
		Total Liabilities -	44,578,000
FRED H. ELLER, PRES.		Equity Capital -	8,544,000
THE GUARANTY TRUST COMPANY	314 725-9055	267	01/06/1948
OF MISSOURI		Loans -	0
P. O. BOX 16260		Total Assets -	689,000
CLAYTON, MO 63105		Deposits -	0
		Total Liabilities -	68,000
JAMES A. FINCH, III, PRES.		Equity Capital -	621,000
THE TRUST COMPANY OF	314 645-2500	62	10/30/1902
ST. LOUIS COUNTY		Loans -	0
SUITE 503		Total Assets -	268,000
135 NORTH MERAMEC		Deposits -	0
CLAYTON, MO 63105		Total Liabilities -	8,000
E. R. LARSON, CHM. & PRES.		Equity Capital -	260,000
CITIZENS STATE BANK OF CALHOUN	816 885-6984	2478	12/11/1931
P. O. BOX 488		Loans -	20,850,000
CLINTON, MO 64735		Total Assets -	42,092,000
		Deposits -	38,673,000
		Total Liabilities -	39,278,000
JOHN K. BRECHT, PRES.		Equity Capital -	2,814,000
UNION STATE BANK	816 885-2241	289	08/16/1989
AND TRUST OF CLINTON		Loans -	40,655,000
102 NORTH SECOND		Total Assets -	92,389,000
CLINTON, MO 64735		Deposits -	84,923,000
		Total Liabilities -	85,788,000
JAMES E. SMITH, CEO		Equity Capital -	6,601,000
BANK OF COFFEY	816 533-2135	991	08/13/1897
P. O. BOX 142		Loans -	2,686,000
COFFEY, MO 64636		Total Assets -	5,546,000
		Deposits -	4,946,000
		Total Liabilities -	5,057,000
LEROY L. MILLER, PRES.		Equity Capital -	489,000
THE CITIZENS-FARMERS BANK	816 668-4416	2446	03/23/1929
P. O. BOX 219		Loans -	17,400,000
COLE CAMP, MO 65325		Total Assets -	31,113,000
		Deposits -	26,608,000
		Total Liabilities -	26,944,000
ROBERT S. GERKEN, CHM. & PRES.		Equity Capital -	4,169,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CENTURY STATE BANK	314 474-8411	**2664**	**03/30/1972**
P. O. BOX 1388		Loans -	32,084,000
COLUMBIA, MO 65205		Total Assets -	46,043,000
		Deposits -	42,473,000
		Total Liabilities -	42,913,000
DAVID B. KELLER, PRES.		Equity Capital -	3,130,000
BOATMEN'S BANK OF COLUMBIA	314 443-1411	**327**	**08/04/1886**
P. O. BOX 1227		Loans -	123,607,000
COLUMBIA, MO 65205		Total Assets -	157,854,000
		Deposits -	141,423,000
		Total Liabilities -	147,017,000
B. W. HOECKER, CHM. & PRES.		Equity Capital -	10,837,000
ALMA BANK OF CONCORDIA	816 463-7917	**277**	**07/28/1884**
100 WEST WILLIAMS		Loans -	11,843,000
CONCORDIA, MO 64020		Total Assets -	19,252,000
		Deposits -	17,722,000
		Total Liabilities -	17,928,000
WALTER E. KRAMER, PRES.		Equity Capital -	1,324,000
CONCORDIA BANK OF CONCORDIA	816 463-7911	**2482**	**06/23/1932**
P. O. BOX B		Loans -	20,868,000
CONCORDIA, MO 64020		Total Assets -	44,432,000
		Deposits -	40,551,000
		Total Liabilities -	41,238,000
ROLLAND BEERMAN, PRES.		Equity Capital -	3,194,000
THE CORDER BANK	816 394-2333	**792**	**09/10/1891**
P. O. BOX 8		Loans -	2,904,000
CORDER, MO 64021		Total Assets -	8,247,000
		Deposits -	7,181,000
		Total Liabilities -	7,273,000
DAVID L. LIMBACK, CEO		Equity Capital -	974,000
BANK OF CRAIG	816 683-5333	**2454**	**11/09/1929**
P. O. BOX 38		Loans -	3,655,000
CRAIG, MO 64437		Total Assets -	5,923,000
		Deposits -	5,406,000
		Total Liabilities -	5,525,000
BOYD L. NUCKOLLS, CHM. & PRES.		Equity Capital -	398,000
BANK OF CREIGHTON	816 499-2421	**1126**	**06/06/1902**
CREIGHTON, MO 64739		Loans -	4,120,000
		Total Assets -	9,581,000
		Deposits -	8,246,000
		Total Liabilities -	8,423,000
DARYL B. SLOAN, PRES.		Equity Capital -	1,158,000
FIRST BANK	314 567-3600	**274**	**09/22/1967**
11901 OLIVE BOULEVARD		Loans -	452,579,000
CREVE COEUR, MO 63141		Total Assets -	565,122,000
		Deposits -	501,770,000
		Total Liabilities -	527,428,000
JAMES F. DIERBERG, CHM. & PRES.		Equity Capital -	37,694,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
PEOPLES BANK	314 885-2511	2730	01/23/1981
P. O. BOX H		Loans -	37,931,000
CUBA, MO 65453		Total Assets -	50,838,000
		Deposits -	45,133,000
		Total Liabilities -	46,091,000
W. JAMES BARNETT, JR., PRES.		Equity Capital -	4,747,000
DEEPWATER STATE BANK	816 696-2525	1515	12/18/1906
DEEPWATER, MO 64740		Loans -	744,000
		Total Assets -	1,861,000
		Deposits -	1,454,000
		Total Liabilities -	1,454,000
JOHN S. WHITAKER, CEO		Equity Capital -	407,000
STATE BANK OF DE SOTO	314 586-3338	2646	07/15/1966
P. O. BOX 400		Loans -	29,040,000
DE SOTO, MO 63020		Total Assets -	39,017,000
		Deposits -	36,025,000
		Total Liabilities -	36,411,000
RAYMOND E. KNORPP, PRES.		Equity Capital -	2,606,000
CENTURY BANK	314 554-6000	2785	07/24/1987
P. O. BOX 31755		Loans -	31,582,000
DES PERES, MO 63131		Total Assets -	47,186,000
		Deposits -	41,713,000
		Total Liabilities -	42,984,000
DOUGLAS J. MCDOWELL, PRES.		Equity Capital -	4,202,000
THE COLONIAL BANK	314 966-8100	2643	09/07/1965
12230 MANCHESTER ROAD		Loans -	99,533,000
DES PERES, MO 63131		Total Assets -	142,270,000
		Deposits -	130,547,000
		Total Liabilities -	131,164,000
KENNETH R. TIEMEYER, PRES.		Equity Capital -	11,106,000
CITIZENS FIRST FINANCIAL BANK	314 624-3575	1171	02/19/1903
P. O. BOX 309		Loans -	23,613,000
DEXTER, MO 63841		Total Assets -	58,139,000
		Deposits -	51,561,000
		Total Liabilities -	52,403,000
JOE E. WEBER, CHM. & PRES.		Equity Capital -	5,736,000
FIRST MIDWEST BANK OF DEXTER	314 624-3571	2694	03/30/1977
P. O. BOX 158		Loans -	20,039,000
DEXTER, MO 63841		Total Assets -	33,054,000
		Deposits -	29,859,000
		Total Liabilities -	30,320,000
KEN POTEET, CEO		Equity Capital -	2,734,000
DIAMOND BANK	417 325-6261	1287	09/01/1904
P. O. BOX 267		Loans -	6,112,000
DIAMOND, MO 64840		Total Assets -	12,461,000
		Deposits -	10,926,000
		Total Liabilities -	11,123,000
GENE HOYER, PRES.		Equity Capital -	1,338,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE STATE BANK OF DIXON	314 759-2121	2242	01/03/1920
P. O. BOX 400		Loans -	22,118,000
DIXON, MO 65459		Total Assets -	39,046,000
		Deposits -	34,477,000
		Total Liabilities -	34,908,000
GROVER L. JOHNSON, CHM. & PRES.		Equity Capital -	4,138,000
RIPLEY COUNTY STATE BANK	314 996-2114	2724	01/04/1980
P. O. BOX 249		Loans -	9,822,000
DONIPHAN, MO 63935		Total Assets -	15,371,000
		Deposits -	13,828,000
		Total Liabilities -	13,938,000
RONALD D. BROOKS, PRES.		Equity Capital -	1,433,000
BANK OF DOWNING	816 379-2373	2467	12/04/1930
BOX 185		Loans -	2,835,000
DOWNING, MO 63536		Total Assets -	9,246,000
		Deposits -	8,137,000
		Total Liabilities -	8,272,000
L. E. POTTER, CEO		Equity Capital -	974,000
FIRST BANK OF EAST PRAIRIE	314 649-3523	2474	09/12/1931
P. O. BOX 100		Loans -	12,570,000
EAST PRAIRIE, MO 63845		Total Assets -	29,513,000
		Deposits -	25,152,000
		Total Liabilities -	26,945,000
DAVID B. BREWER, PRES.		Equity Capital -	2,568,000
THE CITIZENS BANK OF EDINA	816 397-2266	2017	09/05/1914
P. O. BOX 189		Loans -	28,054,000
EDINA, MO 63537		Total Assets -	45,841,000
		Deposits -	40,790,000
		Total Liabilities -	41,935,000
JAMES L. ANDERSON, PRES.		Equity Capital -	3,906,000
MERCANTILE BANK OF ELDON	314 392-3772	1069	10/03/1900
P. O. BOX 395		Loans -	60,004,000
ELDON, MO 65026		Total Assets -	88,992,000
		Deposits -	81,817,000
		Total Liabilities -	82,670,000
JERRY A. SETSER, CHM. & PRES.		Equity Capital -	6,322,000
CITIZENS BANK OF ELDON	314 392-3381	1329	01/20/1905
P. O. BOX 275		Loans -	31,479,000
ELDON, MO 65026		Total Assets -	50,733,000
		Deposits -	45,524,000
		Total Liabilities -	46,129,000
DONN HARRISON, JR., CHM. & PRES.		Equity Capital -	4,604,000
COMMUNITY BANK OF	417 876-6811	2729	11/21/1980
EL DORADO SPRINGS		Loans -	6,336,000
P. O. BOX 232		Total Assets -	19,977,000
EL DORADO SPRINGS, MO 64744		Deposits -	18,043,000
		Total Liabilities -	18,236,000
DENNIS J. DAUGHERTY, PRES.		Equity Capital -	1,741,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
TRI-COUNTY STATE BANK	417 876-2121	2517	06/11/1934
P. O. BOX 397		Loans -	33,864,000
EL DORADO SPRINGS, MO 64744		Total Assets -	63,583,000
		Deposits -	58,245,000
		Total Liabilities -	58,806,000
RONALD M. SEWELL, PRES.		Equity Capital -	4,777,000
FARMERS STATE BANK OF ELLINGTON	314 663-2394	1676	10/18/1909
P. O. BOX 370		Loans -	6,240,000
ELLINGTON, MO 63638		Total Assets -	15,057,000
		Deposits -	13,785,000
		Total Liabilities -	13,914,000
ELMER H. AUSTERMANN, JR., CHM.		Equity Capital -	1,143,000
THE VILLAGE BANK OF ST. LOUIS COUNTY	314 458-1800	2784	07/17/1987
P. O. BOX 357		Loans -	12,095,000
ELLISVILLE, MO 63011		Total Assets -	16,079,000
		Deposits -	13,941,000
		Total Liabilities -	14,010,000
GEORGE M. BAGGOTT, PRES.		Equity Capital -	2,069,000
BANK OF LINCOLN COUNTY	314 898-5511	739	11/26/1890
P. O. BOX 77		Loans -	6,770,000
ELSBERRY, MO 63343		Total Assets -	24,605,000
		Deposits -	21,928,000
		Total Liabilities -	22,225,000
JOHN SMITH, CEO		Equity Capital -	2,380,000
EMINENCE SECURITY BANK	314 226-3222	2616	01/26/1959
P. O. BOX K		Loans -	5,935,000
EMINENCE, MO 65466		Total Assets -	12,176,000
		Deposits -	10,870,000
		Total Liabilities -	11,072,000
GLEN B. WILLIAMS, CHM. & PRES.		Equity Capital -	1,104,000
JEFFERSON BANK AND TRUST COMPANY	314 938-4922	838	07/20/1892
P. O. BOX 7		Loans -	125,608,000
EUREKA, MO 63025		Total Assets -	190,734,000
		Deposits -	156,185,000
		Total Liabilities -	171,071,000
MICHAEL J. ROSS, CHM. & PRES.		Equity Capital -	19,663,000
ROCKWOOD BANK	314 938-9222	2809	09/15/1989
P. O. BOX 710		Loans -	7,891,000
EUREKA, MO 63025		Total Assets -	13,124,000
		Deposits -	10,322,000
		Total Liabilities -	10,395,000
JOSEPH G. LUNT, PRES.		Equity Capital -	2,729,000
EXCHANGE BANK OF FAIRFAX	816 686-3312	855	12/14/1892
P. O. BOX 8		Loans -	2,318,000
FAIRFAX, MO 64446		Total Assets -	19,059,000
		Deposits -	15,790,000
		Total Liabilities -	16,100,000
MACK H. MILLER, CHM. & PRES.		Equity Capital -	2,959,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE BANK OF FAIRPORT	816 449-2211	1628	03/08/1909
102 NORTH MAPLE		Loans -	4,684,000
FAIRPORT, MO 64447		Total Assets -	11,075,000
		Deposits -	10,068,000
		Total Liabilities -	10,191,000
JOHN R. HALEY, CEO		Equity Capital -	884,000
FIRST STATE BANK OF FARMINGTON	314 756-4547	2589	11/03/1953
201 EAST COLUMBIA STREET		Loans -	57,080,000
FARMINGTON, MO 63640		Total Assets -	78,662,000
		Deposits -	71,769,000
		Total Liabilities -	72,724,000
JACK SEBASTIAN, PRES.		Equity Capital -	5,938,000
MERCANTILE BANK OF FARMINGTON	314 756-8941	2495	01/12/1934
COLUMBIA AT WASHINGTON		Loans -	83,797,000
FARMINGTON, MO 63640		Total Assets -	117,241,000
		Deposits -	106,701,000
		Total Liabilities -	108,126,000
DAVID W. FELSKE, CHM. & PRES.		Equity Capital -	9,115,000
COMMERCIAL TRUST COMPANY	816 248-2222	202	02/20/1922
119 NORTH MAIN STREET		Loans -	23,279,000
FAYETTE, MO 65248		Total Assets -	80,047,000
		Deposits -	70,475,000
		Total Liabilities -	71,386,000
L. W. JACOBS, JR., CHM. & PRES.		Equity Capital -	8,661,000
EXCHANGE BANK OF MISSOURI	816 248-3388	2775	10/31/1986
101 SOUTH CHURCH STREET		Loans -	10,040,000
FAYETTE, MO 65248		Total Assets -	15,020,000
		Deposits -	13,512,000
		Total Liabilities -	13,708,000
A. L. ROBINSON, CHM. & PRES.		Equity Capital -	1,312,000
BANK OF THE LEADBELT	314 431-7400	1382	06/06/1905
365 WEST MAIN STREET		Loans -	27,287,000
FLAT RIVER, MO 63601		Total Assets -	35,860,000
		Deposits -	33,036,000
		Total Liabilities -	33,388,000
JOSEPH C. STEWART, JR., CHM.		Equity Capital -	2,472,000
FIRST EXCHANGE BANK OF	314 839-8448	2810	12/01/1989
NORTH ST. LOUIS COUNTY		Loans -	8,353,000
P. O. BOX 1039		Total Assets -	76,377,000
FLORISSANT, MO 63031		Deposits -	69,023,000
		Total Liabilities -	70,042,000
DAVID M. HOFFMAN, PRES.		Equity Capital -	6,335,000
BANK OF FORDLAND	417 738-4411	1412	09/18/1905
P. O. BOX 208		Loans -	6,458,000
FORDLAND, MO 65652		Total Assets -	10,973,000
		Deposits -	9,242,000
		Total Liabilities -	9,417,000
STEVE KINDALL, CEO		Equity Capital -	1,556,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BOATMEN'S TRI-LAKES BANK	417 546-2941	2608	04/23/1958
P. O. BOX 216		Loans -	73,585,000
FORSYTH, MO 65653		Total Assets -	114,309,000
		Deposits -	105,474,000
		Total Liabilities -	106,400,000
JOHN W. CALHOUN, PRES.		Equity Capital -	7,909,000
FIRST EXCHANGE BANK	314 783-7232	2741	01/21/1983
OF MADISON COUNTY		Loans -	31,945,000
P. O. BOX 720		Total Assets -	43,805,000
FREDERICKTOWN, MO 63645		Deposits -	39,959,000
		Total Liabilities -	40,597,000
BRYAN E. POGUE, PRES.		Equity Capital -	3,208,000
NEW ERA BANK	314 783-3338	2756	11/02/1984
P. O. BOX 511		Loans -	29,788,000
FREDERICKTOWN, MO 63645		Total Assets -	88,450,000
		Deposits -	77,100,000
		Total Liabilities -	77,940,000
STEPHEN GREEN, PRES.		Equity Capital -	10,510,000
BANK OF FREEBURG	314 744-5231	1375	05/29/1905
P. O. BOX 38		Loans -	8,613,000
FREEBURG, MO 65035		Total Assets -	16,669,000
		Deposits -	14,107,000
		Total Liabilities -	14,239,000
RICHARD L. NILGES, CEO		Equity Capital -	2,430,000
THE CALLAWAY BANK	314 642-3322	1054	06/02/1900
P. O. BOX 42		Loans -	52,075,000
FULTON, MO 65251		Total Assets -	102,465,000
		Deposits -	88,703,000
		Total Liabilities -	92,974,000
OVERTON T. HARRIS, PRES.		Equity Capital -	9,491,000
BANK OF GAINESVILLE	417 679-3321	1096	10/29/1901
P. O. BOX 68		Loans -	30,610,000
GAINESVILLE, MO 65655		Total Assets -	55,394,000
		Deposits -	49,440,000
		Total Liabilities -	49,982,000
JOHN L. HARLIN, PRES.		Equity Capital -	5,412,000
BANK OF GALLATIN/FIRST STATE BANK	816 663-2141	2432	07/28/1928
P. O. BOX 35		Loans -	12,452,000
GALLATIN, MO 64640		Total Assets -	21,432,000
		Deposits -	19,484,000
		Total Liabilities -	19,773,000
ROY E. PENDLETON, PRES.		Equity Capital -	1,659,000
GARDEN CITY BANK	816 862-6207	2418	01/12/1928
P. O. BOX 179		Loans -	9,480,000
GARDEN CITY, MO 64747		Total Assets -	12,348,000
		Deposits -	11,282,000
		Total Liabilities -	11,394,000
CARL B. ABBOTT, PRES.		Equity Capital -	954,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
COMMERCIAL BANK OF GIDEON	**314 448-3526**	**2275**	**10/01/1920**
P. O. BOX 195		Loans -	4,833,000
GIDEON, MO 63848		Total Assets -	10,174,000
		Deposits -	8,761,000
		Total Liabilities -	8,856,000
DON WINSTON, PRES.		Equity Capital -	1,318,000
FIRST BANK OF GLADSTONE	**816 436-1900**	**2771**	**09/05/1986**
P. O. BOX 10689		Loans -	171,149,000
GLADSTONE, MO 64118		Total Assets -	221,194,000
		Deposits -	196,729,000
		Total Liabilities -	198,538,000
PAUL DEGENHARDT, PRES.		Equity Capital -	22,656,000
GLASGOW SAVINGS BANK	**816 338-2236**	**764**	**04/17/1891**
P. O. BOX 47		Loans -	8,661,000
GLASGOW, MO 65254		Total Assets -	32,321,000
		Deposits -	28,621,000
		Total Liabilities -	28,985,000
HARLEY D. GEBHARDT, PRES.		Equity Capital -	3,336,000
TRI-COUNTY TRUST COMPANY	**816 338-2234**	**201**	**10/20/1921**
P. O. BOX 217		Loans -	8,620,000
GLASGOW, MO 65254		Total Assets -	17,074,000
		Deposits -	14,887,000
		Total Liabilities -	15,154,000
TIM MONNIG, PRES.		Equity Capital -	1,920,000
GOODMAN STATE BANK	**417 364-7224**	**1816**	**11/24/1911**
P. O. BOX 217		Loans -	5,614,000
GOODMAN, MO 64843		Total Assets -	10,767,000
		Deposits -	9,287,000
		Total Liabilities -	9,401,000
F. LAVERN BEAVER, PRES.		Equity Capital -	1,366,000
THE FARMERS BANK OF GOWER	**816 424-6476**	**2096**	**07/17/1917**
P. O. BOX 171		Loans -	5,515,000
GOWER, MO 64454		Total Assets -	21,979,000
		Deposits -	20,300,000
		Total Liabilities -	20,621,000
LOREN W. SCHNEIDER, CHM. & PRES.		Equity Capital -	1,358,000
THE BANK OF GRAIN VALLEY	**816 229-2000**	**1369**	**05/11/1905**
500 MAIN STREET		Loans -	24,618,000
GRAIN VALLEY, MO 64029		Total Assets -	38,174,000
		Deposits -	35,125,000
		Total Liabilities -	35,409,000
ALLEN L. LEFKO, CHM. & PRES.		Equity Capital -	2,765,000
THE CITIZENS' STATE BANK	**417 472-6216**	**2574**	**08/02/1946**
P. O. BOX 359		Loans -	3,566,000
GRANBY, MO 64844		Total Assets -	11,723,000
		Deposits -	10,745,000
		Total Liabilities -	10,858,000
MICHAEL A. CHESNUT, CEO		Equity Capital -	865,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANK OF GRANDIN	314 593-4211	1909	01/27/1913
P. O. BOX 235		Loans -	12,044,000
GRANDIN, MO 63943		Total Assets -	24,132,000
		Deposits -	21,069,000
		Total Liabilities -	21,400,000
DONALD COMBS, CHM. & PRES.		Equity Capital -	2,732,000
TRUMAN BANK AND TRUST COMPANY	816 763-2000	1522	01/12/1907
12500 SOUTH 71 HIGHWAY		Loans -	43,372,000
GRANDVIEW, MO 64030		Total Assets -	65,510,000
		Deposits -	59,659,000
		Total Liabilities -	60,646,000
RALPH J. SCHRAMP, PRES.		Equity Capital -	4,864,000
THE FARMERS BANK OF	816 564-3337	940	09/06/1895
GRANT CITY/SHERIDAN		Loans -	2,657,000
101 WEST THIRD STREET		Total Assets -	9,795,000
GRANT CITY, MO 64456		Deposits -	8,652,000
		Total Liabilities -	9,003,000
HAROLD R. HENRY, CEO		Equity Capital -	792,000
FARMERS BANK OF GREEN CITY	816 874-4131	2557	11/13/1943
P. O. BOX 7		Loans -	6,322,000
GREEN CITY, MO 63545		Total Assets -	12,071,000
		Deposits -	10,583,000
		Total Liabilities -	11,180,000
S. W. GROTENHUIS, CHM. & PRES.		Equity Capital -	891,000
CITIZENS HOME BANK	417 637-2413	1406	08/09/1905
P. O. BOX 156		Loans -	11,545,000
GREENFIELD, MO 65661		Total Assets -	37,827,000
		Deposits -	32,515,000
		Total Liabilities -	32,845,000
GEORGE R. BLAKEMORE, CEO		Equity Capital -	4,982,000
STATE BANK OF GREENVILLE	314 224-3267	2689	03/24/1976
P. O. BOX 338		Loans -	14,179,000
GREENVILLE, MO 63944		Total Assets -	22,510,000
		Deposits -	20,855,000
		Total Liabilities -	20,962,000
JAMES D. HACKWORTH, PRES.		Equity Capital -	1,548,000
FARMERS AND MERCHANTS BANK	816 565-2212	2425	05/02/1928
P. O. BOX 188		Loans -	3,112,000
HALE, MO 64643		Total Assets -	6,346,000
		Deposits -	5,446,000
		Total Liabilities -	5,539,000
JERRY W. HAYNES, CEO		Equity Capital -	807,000
THE STATE-BANK OF HALLSVILLE	314 696-2284	2443	03/13/1929
P. O. BOX A		Loans -	3,988,000
HALLSVILLE, MO 65255		Total Assets -	17,124,000
		Deposits -	13,906,000
		Total Liabilities -	14,110,000
WALDO F. MOTTAZ, CHM. & PRES.		Equity Capital -	3,014,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CALDWELL COUNTY BANK	816 583-2155	2576	07/02/1947
201 SOUTH DAVIS STREET		Loans -	4,384,000
HAMILTON, MO 64644		Total Assets -	10,522,000
		Deposits -	9,281,000
		Total Liabilities -	9,598,000
RICHARD LINCOLN, CHM.		Equity Capital -	924,000
THE HAMILTON BANK	816 583-2143	2548	06/02/1938
P. O. BOX 127		Loans -	11,585,000
HAMILTON, MO 64644		Total Assets -	38,098,000
		Deposits -	32,442,000
		Total Liabilities -	32,888,000
LARRY L. SNYDER, PRES.		Equity Capital -	5,210,000
FARMERS AND MERCHANTS BANK	314 221-6424	955	05/12/1896
P. O. BOX 938		Loans -	16,282,000
HANNIBAL, MO 63401		Total Assets -	38,861,000
		Deposits -	33,325,000
		Total Liabilities -	33,820,000
B. STEVENS PLOWMAN, PRES.		Equity Capital -	5,041,000
ALLEN BANK AND TRUST COMPANY	816 884-3214	281	10/08/1884
P. O. BOX 447		Loans -	12,578,000
HARRISONVILLE, MO 64701		Total Assets -	37,132,000
		Deposits -	32,106,000
		Total Liabilities -	32,577,000
JORDAN LINDSEY, CHM.		Equity Capital -	4,555,000
ARCHIE STATE BANK	816 884-5585	1143	08/26/1902
P. O. BOX 100		Loans -	11,850,000
HARRISONVILLE, MO 64701		Total Assets -	24,815,000
		Deposits -	22,717,000
		Total Liabilities -	22,855,000
ORVILLE BUERGE, PRES.		Equity Capital -	1,960,000
MERCANTILE BANK OF WRIGHT COUNTY	417 741-6161	702	06/09/1890
P. O. BOX E		Loans -	31,462,000
HARTVILLE, MO 65667		Total Assets -	38,492,000
		Deposits -	34,613,000
		Total Liabilities -	35,696,000
TOM ZINNERT, PRES.		Equity Capital -	2,796,000
BANK OF HAYTI	314 359-1244	1135	07/22/1902
P. O. BOX 10		Loans -	16,437,000
HAYTI, MO 63851		Total Assets -	39,790,000
		Deposits -	35,768,000
		Total Liabilities -	36,272,000
JAMES A. ATCHISON, PRES.		Equity Capital -	3,518,000
BAY-HERMANN-BERGER BANK	314 486-3134	1810	10/20/1911
315 SCHILLER STREET		Loans -	12,030,000
HERMANN, MO 65041		Total Assets -	26,322,000
		Deposits -	23,611,000
		Total Liabilities -	24,246,000
FRANCIS E. BUSER, PRES.		Equity Capital -	2,076,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
STATE BANK OF HICKORY COUNTY	417 745-6401	2189	07/30/1919
P. O. BOX 147		Loans -	15,889,000
HERMITAGE, MO 65668		Total Assets -	38,435,000
		Deposits -	35,253,000
		Total Liabilities -	35,632,000
ALAN MURRAY, PRES.		Equity Capital -	2,803,000
HIGGINSVILLE STATE BANK	816 584-7404	2708	07/28/1978
P. O. BOX 718		Loans -	9,313,000
HIGGINSVILLE, MO 64037		Total Assets -	17,698,000
		Deposits -	16,030,000
		Total Liabilities -	16,376,000
PAUL E. WARREN, PRES.		Equity Capital -	1,322,000
MERCANTILE BANK OF	314 677-3331	2618	03/05/1959
JEFFERSON COUNTY		Loans -	78,016,000
P. O. BOX 3		Total Assets -	99,872,000
HIGH RIDGE, MO 63049		Deposits -	91,576,000
		Total Liabilities -	92,398,000
WILLIAM C. HEADY, CHM. & PRES.		Equity Capital -	7,474,000
BANK OF HILLSBORO	314 789-3337	824	04/14/1892
P. O. BOX 7		Loans -	23,282,000
HILLSBORO, MO 63050		Total Assets -	32,770,000
		Deposits -	29,765,000
		Total Liabilities -	30,016,000
THOMAS J. LAW, PRES.		Equity Capital -	2,754,000
EAGLE BANK AND TRUST COMPANY	314 789-3306	124	04/28/1911
OF JEFFERSON COUNTY		Loans -	37,139,000
P. O. BOX 68		Total Assets -	61,750,000
HILLSBORO, MO 63050		Deposits -	57,575,000
		Total Liabilities -	57,964,000
MICHAEL W. WALSH, PRES.		Equity Capital -	3,786,000
BANK OF HOLDEN	816 732-5535	69	05/13/1872
P. O. BOX 37		Loans -	13,603,000
HOLDEN, MO 64040		Total Assets -	33,186,000
		Deposits -	29,342,000
		Total Liabilities -	29,861,000
WILLIAM L. TERRY, CHM. & PRES.		Equity Capital -	3,325,000
FARMERS AND COMMERCIAL BANK	816 732-5516	193	03/24/1881
P. O. BOX 157		Loans -	13,059,000
HOLDEN, MO 64040		Total Assets -	29,576,000
		Deposits -	24,567,000
		Total Liabilities -	25,006,000
ROBERT E. MICKEY, JR., PRES.		Equity Capital -	4,570,000
SUMMIT BANK	314 896-5111	2682	06/17/1974
P. O. BOX 188		Loans -	4,357,000
HOLTS SUMMIT, MO 65043		Total Assets -	8,036,000
		Deposits -	6,888,000
		Total Liabilities -	7,460,000
ELMER AUSTERMANN, JR., CHM.		Equity Capital -	576,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MERCHANTS AND PLANTERS BANK	314 737-2488	2034	03/01/1915
P. O. BOX 78		Loans -	5,525,000
HORNERSVILLE, MO 63855		Total Assets -	14,075,000
		Deposits -	12,389,000
		Total Liabilities -	12,548,000
KENNETH R. FORESYTHE, CEO		Equity Capital -	1,527,000
THE BANK OF HOUSTON	417 967-3351	584	06/04/1889
P. O. BOX 160		Loans -	14,870,000
HOUSTON, MO 65483		Total Assets -	44,156,000
		Deposits -	37,664,000
		Total Liabilities -	38,099,000
R. E. SMITH, CEO		Equity Capital -	6,057,000
TEXAS COUNTY BANK	417 967-4541	2777	11/24/1986
1458 SOUTH HIGHWAY 63		Loans -	7,648,000
HOUSTON, MO 65483		Total Assets -	13,037,000
		Deposits -	11,960,000
		Total Liabilities -	12,128,000
ROGER HUNT, PRES.		Equity Capital -	909,000
HUME BANK	816 643-7612	1651	06/23/1909
P. O. BOX 403		Loans -	1,478,000
HUME, MO 64752		Total Assets -	7,080,000
		Deposits -	6,428,000
		Total Liabilities -	6,501,000
ELWOOD LIGGETT, PRES.		Equity Capital -	579,000
BANK OF IBERIA	314 793-2224	1041	10/21/1899
P. O. BOX 205		Loans -	9,943,000
IBERIA, MO 65486		Total Assets -	17,244,000
		Deposits -	15,809,000
		Total Liabilities -	16,014,000
ROBERT L. MINNICK, CEO		Equity Capital -	1,230,000
FIRST CITY BANK	816 833-1600	2526	10/13/1934
P. O. BOX 200		Loans -	18,985,000
INDEPENDENCE, MO 64051		Total Assets -	33,092,000
		Deposits -	29,887,000
		Total Liabilities -	30,123,000
ROBERT E. HARDIN, CHM. & PRES.		Equity Capital -	2,969,000
STANDARD STATE BANK AND TRUST	816 836-0200	2301	06/18/1921
10725 INDEPENDENCE AVENUE		Loans -	35,352,000
INDEPENDENCE, MO 64053		Total Assets -	75,702,000
		Deposits -	68,741,000
		Total Liabilities -	70,788,000
E. DEAN GALL, CHM. & PRES.		Equity Capital -	4,914,000
IRONDALE BANK	314 749-3315	1088	07/23/1901
P. O. BOX 126		Loans -	14,939,000
IRONDALE, MO 63648		Total Assets -	26,549,000
		Deposits -	24,015,000
		Total Liabilities -	24,491,000
LEON BRINKLEY, CHM. & PRES.		Equity Capital -	2,058,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
IRON COUNTY SECURITY BANK	**314 546-7431**	**2514**	**05/10/1934**
P. O. BOX 168		Loans -	20,218,000
IRONTON, MO 63650		Total Assets -	35,913,000
		Deposits -	32,746,000
		Total Liabilities -	33,168,000
JOHN L. COLLINS, PRES.		Equity Capital -	2,745,000
CAPE COUNTY BANK	**314 243-8441**	**2751**	**12/27/1984**
P. O. BOX 310		Loans -	81,169,000
JACKSON, MO 63755		Total Assets -	114,793,000
		Deposits -	97,216,000
		Total Liabilities -	107,125,000
KENT H. PUCHBAUER, PRES.		Equity Capital -	7,668,000
JACKSON EXCHANGE BANK	**314 243-3557**	**2545**	**10/27/1936**
AND TRUST COMPANY		Loans -	135,804,000
P. O. BOX 250		Total Assets -	166,730,000
JACKSON, MO 63755		Deposits -	152,507,000
		Total Liabilities -	154,974,000
DAVID BEASLEY, PRES.		Equity Capital -	11,756,000
HOME EXCHANGE BANK	**816 684-6114**	**2380**	**05/29/1925**
OF JAMESPORT		Loans -	5,591,000
P. O. BOX 202		Total Assets -	20,435,000
JAMESPORT, MO 64648		Deposits -	17,741,000
		Total Liabilities -	18,460,000
TERRY SPILLMAN, CHM. & PRES.		Equity Capital -	1,975,000
PEOPLES BANK OF JAMESTOWN	**816 849-2121**	**2552**	**01/08/1941**
P. O. BOX 218		Loans -	4,365,000
JAMESTOWN, MO 65046		Total Assets -	7,497,000
		Deposits -	6,748,000
		Total Liabilities -	6,857,000
WARD GEIER, CEO		Equity Capital -	640,000
BANK OF JASPER	**417 394-2546**	**2597**	**10/11/1955**
P. O. BOX 158		Loans -	5,271,000
JASPER, MO 64755		Total Assets -	11,992,000
		Deposits -	10,874,000
		Total Liabilities -	10,981,000
WALLY SHIELDS, PRES.		Equity Capital -	1,011,000
THE CENTRAL TRUST BANK	**314 634-1234**	**277**	**07/29/1971**
P. O. BOX 779		Loans -	270,893,000
JEFFERSON CITY, MO 65102		Total Assets -	436,289,000
		Deposits -	310,877,000
		Total Liabilities -	406,737,000
SAM B. COOK, CHM.		Equity Capital -	29,552,000
JEFFERSON BANK OF MISSOURI	**314 634-0800**	**2637**	**12/10/1964**
P. O. BOX 600		Loans -	102,633,000
JEFFERSON CITY, MO 65102		Total Assets -	165,270,000
		Deposits -	145,646,000
		Total Liabilities -	154,265,000
HAROLD W. WESTHUES, CHM. & PRES.		Equity Capital -	11,005,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MISSOURI INDEPENDENT BANK	314 636-9555	2755	09/21/1984
P. O. BOX 1589		Loans -	15,932,000
JEFFERSON CITY, MO 65102		Total Assets -	27,079,000
		Deposits -	19,376,000
		Total Liabilities -	24,462,000
CAMDEN R. FINE, PRES.		Equity Capital -	2,617,000
UNITED MO BANK OF JEFFERSON CITY	314 634-2265	2707	07/26/1978
P. O. BOX 472		Loans -	16,118,000
JEFFERSON CITY, MO 65102		Total Assets -	53,083,000
		Deposits -	39,093,000
		Total Liabilities -	48,022,000
DENNIS D. HARVEY, PRES.		Equity Capital -	5,061,000
JONESBURG STATE BANK	314 488-5715	2288	02/14/1921
P. O. BOX E		Loans -	14,206,000
JONESBURG, MO 63351		Total Assets -	23,497,000
		Deposits -	21,410,000
		Total Liabilities -	21,679,000
LEW B. HARMON, PRES.		Equity Capital -	1,818,000
FIRST STATE BANK OF JOPLIN	417 623-8860	2373	02/05/1925
P. O. BOX 1373		Loans -	49,398,000
JOPLIN, MO 64801		Total Assets -	67,141,000
		Deposits -	61,344,000
		Total Liabilities -	61,993,000
LYNN HARTLEY, PRES.		Equity Capital -	5,148,000
UNITED MO BANK OF JOPLIN	417 781-1300	2704	07/12/1978
P. O. BOX 1365		Loans -	15,991,000
JOPLIN, MO 64802		Total Assets -	56,740,000
		Deposits -	49,960,000
		Total Liabilities -	52,416,000
RUSSELL COCHRAN, CHM. & PRES.		Equity Capital -	4,324,000
KAHOKA STATE BANK	816 727-3386	2648	09/21/1966
P. O. BOX 168		Loans -	7,343,000
KAHOKA, MO 63445		Total Assets -	15,346,000
		Deposits -	13,842,000
		Total Liabilities -	14,045,000
ROBERT M. ROACH, PRES.		Equity Capital -	1,301,000
PEOPLES BANK OF WYACONDA	816 727-2941	2023	12/17/1914
P. O. BOX 259		Loans -	9,710,000
KAHOKA, MO 63445		Total Assets -	18,374,000
		Deposits -	16,592,000
		Total Liabilities -	16,892,000
DAVID F. ALDERTON, PRES.		Equity Capital -	1,482,000
AMERICAN BANK	816 931-1700	2312	01/20/1922
ONE WEST ARMOUR BOULEVARD		Loans -	176,964,000
KANSAS CITY, MO 64111		Total Assets -	315,500,000
		Deposits -	273,087,000
		Total Liabilities -	290,437,000
GERALD R. SPRONG, PRES.		Equity Capital -	25,063,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANNISTER BANK AND TRUST	816 763-4400	2639	02/09/1965
9300 BLUE RIDGE BOULEVARD		Loans -	36,219,000
KANSAS CITY, MO 64138		Total Assets -	87,479,000
		Deposits -	79,317,000
		Total Liabilities -	80,346,000
CHARLES C. BREWER, PRES.		Equity Capital -	7,133,000
BLUE RIDGE BANK AND TRUST COMPANY	816 358-5000	2611	09/08/1958
		Loans -	111,016,000
4240 BLUE RIDGE BOULEVARD		Total Assets -	197,557,000
KANSAS CITY, MO 64133		Deposits -	183,211,000
		Total Liabilities -	185,138,000
G. L. THOMAS, PRES.		Equity Capital -	12,419,000
BOATMEN'S TRUST COMPANY OF KANSAS CITY	816 881-6497	285	02/03/1988
		Loans -	0
P. O. BOX 419038		Total Assets -	4,266,000
KANSAS CITY, MO 64183		Deposits -	0
		Total Liabilities -	527,000
JOHN A. OVEL, PRES.		Equity Capital -	3,739,000
CENTRAL BANK OF KANSAS CITY	816 483-1210	2583	08/10/1950
2301 INDEPENDENCE BOULEVARD		Loans -	19,886,000
KANSAS CITY, MO 64124		Total Assets -	36,119,000
		Deposits -	32,967,000
		Total Liabilities -	33,305,000
MILLARD J. JOHNSON, PRES.		Equity Capital -	2,814,000
COUNTRY CLUB BANK	816 931-4060	2587	08/09/1952
414 NICHOLS ROAD		Loans -	38,778,000
KANSAS CITY, MO 64112		Total Assets -	76,882,000
		Deposits -	65,493,000
		Total Liabilities -	71,602,000
BYRON G. THOMPSON, CHM.		Equity Capital -	5,280,000
HILLCREST BANK	816 765-9922	2774	10/17/1986
5812 BANNISTER ROAD		Loans -	24,963,000
KANSAS CITY, MO 64134		Total Assets -	38,408,000
		Deposits -	34,028,000
		Total Liabilities -	35,340,000
SUSAN R. JACOBSON, PRES.		Equity Capital -	3,068,000
UNITED MISSOURI CITY BANK	816 474-5600	2577	07/03/1947
P. O. BOX 419949		Loans -	78,585,000
KANSAS CITY, MO 64141-6949		Total Assets -	297,858,000
		Deposits -	271,022,000
		Total Liabilities -	279,250,000
G. RICHARD AHSMUHS, PRES.		Equity Capital -	18,608,000
INVESTORS FIDUCIARY TRUST COMPANY	816 474-8786	279	10/19/1972
		Loans -	8,417,000
127 WEST TENTH STREET		Total Assets -	486,154,000
KANSAS CITY, MO 64105		Deposits -	409,696,000
		Total Liabilities -	426,174,000
THOMAS A. MCDONNELL, CHM. & PRES.		Equity Capital -	59,980,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
LANDMARK BANK OF KANSAS CITY	816 561-8866	2752	06/21/1984
P. O. BOX 32270		Loans -	12,359,000
KANSAS CITY, MO 64111		Total Assets -	19,358,000
		Deposits -	17,212,000
		Total Liabilities -	17,353,000
BRICK J. PORTER, CHM. & PRES.		Equity Capital -	2,005,000
LANDMARK KCI BANK	816 464-5555	2668	09/18/1972
P. O. BOX 20207		Loans -	13,256,000
KANSAS CITY, MO 64195		Total Assets -	20,891,000
		Deposits -	18,901,000
		Total Liabilities -	19,416,000
BRICK J. PORTER, CHM. & PRES.		Equity Capital -	1,475,000
AMERICAN BANK OF PLATTE COUNTY	816 741-4400	2631	01/08/1964
7667 N.W. PRAIRIE VIEW ROAD		Loans -	28,564,000
KANSAS CITY, MO 64151		Total Assets -	68,606,000
		Deposits -	62,012,000
		Total Liabilities -	63,777,000
PAUL A. ROUNDS, PRES.		Equity Capital -	4,829,000
MERCANTILE BANK OF KANSAS CITY	816 842-2000	256	02/27/1933
P. O. BOX 419147		Loans -	312,590,000
KANSAS CITY, MO 64141		Total Assets -	538,968,000
		Deposits -	478,600,000
		Total Liabilities -	505,935,000
STEPHEN D. BUNTEN, CHM. & PRES.		Equity Capital -	33,033,000
THE MERCHANTS BANK	816 471-1700	9	09/09/1887
850 MAIN STREET		Loans -	1,417,410,000
KANSAS CITY, MO 64105		Total Assets -	1,755,476,000
		Deposits -	1,566,658,000
		Total Liabilities -	1,635,991,000
EUGENE J. PEREIRA, PRES.		Equity Capital -	119,485,000
METRO NORTH STATE BANK	816 436-6400	2675	01/22/1973
P. O. BOX 10658		Loans -	491,073,000
KANSAS CITY, MO 64155		Total Assets -	627,624,000
		Deposits -	574,796,000
		Total Liabilities -	589,217,000
DAVID FEINGOLD, PRES.		Equity Capital -	38,407,000
MARK TWAIN KANSAS CITY BANK	816 756-1300	2750	02/10/1984
P. O. BOX 419445		Loans -	223,374,000
KANSAS CITY, MO 64141		Total Assets -	346,518,000
		Deposits -	309,814,000
		Total Liabilities -	327,406,000
ED ENLOE, CHM.		Equity Capital -	19,112,000
MIDLAND BANK	816 471-8000	2645	11/23/1965
SUITE 110		Loans -	215,437,000
ONE PETTICOAT LANE		Total Assets -	285,050,000
KANSAS CITY, MO 64106		Deposits -	263,594,000
		Total Liabilities -	266,488,000
RONALD L. BLUNT, PRES.		Equity Capital -	18,562,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MISSOURI BANK AND TRUST COMPANY	**816 881-8200**	**258**	**10/20/1933**
P. O. BOX 26430		Loans -	22,579,000
KANSAS CITY, MO 64196		Total Assets -	30,308,000
		Deposits -	27,022,000
		Total Liabilities -	27,862,000
J. THOMAS BURCHAM, CHM.		Equity Capital -	2,446,000
UNION BANK	**816 221-3600**	**2143**	**02/13/1919**
120 WEST 12TH STREET		Loans -	42,289,000
KANSAS CITY, MO 64105		Total Assets -	77,992,000
		Deposits -	72,681,000
		Total Liabilities -	73,168,000
ROBERT H. STRATTON, JR., PRES.		Equity Capital -	4,824,000
UNITED MO BANK OF HICKMAN MILLS	**816 761-5415**	**2306**	**07/27/1921**
P. O. BOX 9605		Loans -	30,923,000
KANSAS CITY, MO 64134		Total Assets -	102,594,000
		Deposits -	88,227,000
		Total Liabilities -	93,979,000
DENNIS L. TRIPLETT, PRES.		Equity Capital -	8,615,000
UNITED MISSOURI BANK NORTHLAND	**816 587-8700**	**1030**	**07/01/1899**
P. O. BOX 14206		Loans -	2,982,000
KANSAS CITY, MO 64152		Total Assets -	27,982,000
		Deposits -	26,029,000
		Total Liabilities -	26,341,000
E. WENDELL WILLIAMS, CHM. & PRES.		Equity Capital -	1,641,000
UNITED MISSOURI BANK SOUTH	**816 363-4111**	**2594**	**07/04/1955**
9201 WARD PARKWAY		Loans -	45,596,000
KANSAS CITY, MO 64114		Total Assets -	118,444,000
		Deposits -	100,981,000
		Total Liabilities -	108,376,000
DENNIS L. TRIPLETT, PRES.		Equity Capital -	10,068,000
KEARNEY COMMERCIAL BANK	**816 635-6050**	**433**	**08/17/1887**
P. O. BOX 168		Loans -	10,145,000
KEARNEY, MO 64060		Total Assets -	25,190,000
		Deposits -	22,774,000
		Total Liabilities -	23,034,000
JAMES W. MUNKIRS, PRES.		Equity Capital -	2,156,000
KEARNEY TRUST COMPANY	**816 635-6666**	**193**	**11/04/1920**
P. O. BOX 137		Loans -	26,018,000
KEARNEY, MO 64060		Total Assets -	39,155,000
		Deposits -	35,917,000
		Total Liabilities -	36,564,000
KEITH E. DOSS, PRES.		Equity Capital -	2,591,000
BOATMEN'S BANK OF KENNETT	**314 888-4571**	**746**	**01/07/1891**
P. O. BOX 311		Loans -	54,131,000
KENNETT, MO 63857		Total Assets -	111,253,000
		Deposits -	97,096,000
		Total Liabilities -	103,482,000
LONNIE L. KINCHEN, CHM. & PRES.		Equity Capital -	7,771,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE COTTON EXCHANGE BANK	314 888-4923	1070	10/18/1900
P. O. BOX 20		Loans -	27,996,000
KENNETT, MO 63857		Total Assets -	59,977,000
		Deposits -	54,551,000
		Total Liabilities -	55,162,000
JOE FORD, JR., PRES.		Equity Capital -	4,815,000
BANK OF KIMBERLING CITY	417 739-2201	2669	10/10/1972
P. O. BOX 580		Loans -	34,014,000
KIMBERLING CITY, MO 65686		Total Assets -	50,606,000
		Deposits -	45,885,000
		Total Liabilities -	46,428,000
LARRY L. PRICE, PRES.		Equity Capital -	4,178,000
BANK OF KIRKSVILLE	816 665-7766	1963	12/24/1913
P. O. BOX 787		Loans -	35,053,000
KIRKSVILLE, MO 63501		Total Assets -	105,743,000
		Deposits -	95,267,000
		Total Liabilities -	96,666,000
JEFF MORROW, CHM. & PRES.		Equity Capital -	9,077,000
NORTHEAST MISSOURI STATE BANK	816 665-6161	2494	12/18/1933
600 SOUTH BALTIMORE		Loans -	12,913,000
KIRKSVILLE, MO 63501		Total Assets -	35,519,000
		Deposits -	32,272,000
		Total Liabilities -	32,733,000
RANDY RILEY, PRES.		Equity Capital -	2,786,000
THE BANK OF KNOB NOSTER	816 563-3011	1013	05/14/1898
P. O. BOX 278		Loans -	17,411,000
KNOB NOSTER, MO 65336		Total Assets -	27,564,000
		Deposits -	25,159,000
		Total Liabilities -	25,524,000
GREGORY C. BYNUM, CEO		Equity Capital -	2,040,000
THE BANK OF LA BELLE	816 462-3227	2568	10/05/1945
P. O. BOX 6		Loans -	11,316,000
LA BELLE, MO 63447		Total Assets -	25,591,000
		Deposits -	22,902,000
		Total Liabilities -	23,427,000
DEAN PHILLIPS, CHM. & PRES.		Equity Capital -	2,164,000
MARK TWAIN BANK	314 727-1000	2782	07/02/1987
8822 LADUE ROAD		Loans -	1,119,007,000
LADUE, MO 63124		Total Assets -	1,434,048,000
		Deposits -	1,261,081,000
		Total Liabilities -	1,331,129,000
PETER F. BENOIST, CHM.		Equity Capital -	102,919,000
FARMERS AND MERCHANTS BANK	314 655-2297	1234	12/21/1903
100 NORTH MAIN		Loans -	10,423,000
LA GRANGE, MO 63448		Total Assets -	17,574,000
		Deposits -	15,654,000
		Total Liabilities -	16,025,000
JENNY MURPHY, CEO		Equity Capital -	1,549,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MERCANTILE BANK OF	417 272-8181	2622	08/10/1959
TABLE ROCK LAKE		Loans -	31,892,000
MISSOURI HIGHWAYS 76 & 13		Total Assets -	42,105,000
LAKEVIEW, MO 65737		Deposits -	38,771,000
		Total Liabilities -	39,094,000
JACK STONE, CHM. & PRES.		Equity Capital -	3,011,000
BARTON COUNTY STATE BANK	417 682-5502	2219	10/18/1919
P. O. BOX 232		Loans -	23,249,000
LAMAR, MO 64759		Total Assets -	46,587,000
		Deposits -	42,662,000
		Total Liabilities -	43,129,000
THOMAS J. MAIN, PRES.		Equity Capital -	3,458,000
LAMAR BANK AND TRUST COMPANY	417 682-3348	222	03/05/1925
P. O. BOX 190		Loans -	20,051,000
LAMAR, MO 64759		Total Assets -	50,658,000
		Deposits -	44,313,000
		Total Liabilities -	44,914,000
ROBERT C. WIRTS, CHM.		Equity Capital -	5,744,000
LA MONTE COMMUNITY BANK	816 347-5656	2570	03/04/1946
P. O. BOX 128		Loans -	4,537,000
LA MONTE, MO 65337		Total Assets -	12,517,000
		Deposits -	11,012,000
		Total Liabilities -	11,177,000
DICK E. HUTCHISON, CHM. & PRES.		Equity Capital -	1,340,000
LA PLATA STATE BANK	816 332-4317	2480	01/21/1932
P. O. BOX 120		Loans -	13,889,000
LA PLATA, MO 63549		Total Assets -	38,493,000
		Deposits -	31,970,000
		Total Liabilities -	32,460,000
LOUIS C. BERREY, CEO		Equity Capital -	6,033,000
THE LATHROP BANK	816 528-4296	1037	10/02/1899
P. O. BOX 606		Loans -	5,581,000
LATHROP, MO 64465		Total Assets -	18,394,000
		Deposits -	16,260,000
		Total Liabilities -	16,629,000
JOHN W. EVANS, PRES.		Equity Capital -	1,765,000
LAWSON BANK	816 296-3242	2493	12/04/1933
P. O. BOX 67		Loans -	21,900,000
LAWSON, MO 64062		Total Assets -	28,609,000
		Deposits -	26,171,000
		Total Liabilities -	26,629,000
F. LAWRENCE JANACARO, PRES.		Equity Capital -	1,980,000
CENTRAL BANK	417 532-2151	2095	06/15/1917
P. O. BOX 31		Loans -	43,708,000
LEBANON, MO 65536		Total Assets -	70,280,000
		Deposits -	64,002,000
		Total Liabilities -	64,636,000
GEORGE R. CURRY, CHM. & PRES.		Equity Capital -	5,644,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANK OF LEE'S SUMMIT	816 524-1800	267	02/20/1884
P. O. BOX 347		Loans -	40,937,000
LEE'S SUMMIT, MO 64063		Total Assets -	64,576,000
		Deposits -	57,539,000
		Total Liabilities -	58,014,000
JACK HOKE, CHM. & PRES.		Equity Capital -	6,562,000
BANK OF LEETON	816 653-4322	966	09/14/1896
P. O. BOX 127		Loans -	1,445,000
LEETON, MO 64761		Total Assets -	4,239,000
		Deposits -	2,609,000
		Total Liabilities -	2,637,000
JACKSON S. BAKER, CHM. & PRES.		Equity Capital -	1,602,000
LEMAY BANK & TRUST COMPANY	314 631-5500	1438	02/16/1906
152 LEMAY FERRY ROAD		Loans -	183,530,000
LEMAY, MO 63125		Total Assets -	362,817,000
		Deposits -	321,428,000
		Total Liabilities -	331,939,000
FRANK K. SPINNER, PRES.		Equity Capital -	30,878,000
THE LEWISTOWN STATE BANK	314 497-2283	2433	09/05/1928
P. O. BOX 8		Loans -	15,961,000
LEWISTOWN, MO 63452		Total Assets -	32,268,000
		Deposits -	28,616,000
		Total Liabilities -	29,017,000
DONALD K. GNUSE, PRES.		Equity Capital -	3,251,000
BOATMEN'S BANK OF LEXINGTON	816 259-4661	282	10/18/1884
P. O. BOX 428		Loans -	15,836,000
LEXINGTON, MO 64067		Total Assets -	37,149,000
		Deposits -	33,213,000
		Total Liabilities -	34,238,000
RON K. HAWLEY, CHM. & PRES.		Equity Capital -	2,911,000
LAFAYETTE COUNTY BANK OF LEXINGTON/WELLINGTON	816 259-4363	509	08/13/1888
		Loans -	10,514,000
P. O. BOX B		Total Assets -	26,103,000
LEXINGTON, MO 64067		Deposits -	24,010,000
		Total Liabilities -	24,362,000
TERRY L. THOMPSON, CHM. & PRES.		Equity Capital -	1,741,000
PEOPLES SECURITY BANK	314 674-2241	2369	10/30/1924
P. O. BOX 17		Loans -	12,017,000
LICKING, MO 65542		Total Assets -	24,795,000
		Deposits -	22,397,000
		Total Liabilities -	22,671,000
ROGER GOTT, CHM. & PRES.		Equity Capital -	2,124,000
THE FARMERS BANK OF LINCOLN	816 547-3311	647	01/11/1890
P. O. BOX 25		Loans -	15,963,000
LINCOLN, MO 65338		Total Assets -	31,323,000
		Deposits -	28,322,000
		Total Liabilities -	28,639,000
KARL KROENKE, CHM.		Equity Capital -	2,684,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
LINN STATE BANK	314 897-2205	1912	03/17/1913
P. O. BOX 888		Loans -	18,765,000
LINN, MO 65051		Total Assets -	53,468,000
		Deposits -	45,371,000
		Total Liabilities -	47,247,000
JOHN H. KLEBBA, CHM. & PRES.		Equity Capital -	6,221,000
MID AMERICA BANK	314 897-2211	1991	04/27/1914
P. O. BOX U		Loans -	8,450,000
LINN, MO 65051		Total Assets -	12,860,000
		Deposits -	11,741,000
		Total Liabilities -	11,885,000
GARY A. SCHNIEDERS, PRES.		Equity Capital -	975,000
FARMERS BANK OF LOHMAN	314 782-4433	1624	02/23/1909
P. O. BOX 22		Loans -	12,848,000
LOHMAN, MO 65053		Total Assets -	25,551,000
		Deposits -	21,967,000
		Total Liabilities -	23,295,000
GLEN A. STEENBERGEN, CEO		Equity Capital -	2,256,000
HERITAGE BANK	314 897-3611	1366	04/28/1905
P. O. BOX 128		Loans -	12,317,000
LOOSE CREEK, MO 65054		Total Assets -	22,783,000
		Deposits -	20,000,000
		Total Liabilities -	20,346,000
RALPH BAILEY, CHM. & PRES.		Equity Capital -	2,437,000
BANK OF LOUISIANA	314 754-5517	2797	07/18/1988
101 SOUTH THIRD STREET		Loans -	15,937,000
LOUISIANA, MO 63353		Total Assets -	27,620,000
		Deposits -	24,842,000
		Total Liabilities -	25,495,000
GARY W. LOGAN, PRES.		Equity Capital -	2,125,000
THE MERCANTILE BANK OF LOUISIANA	314 754-6221	751	01/29/1891
P. O. BOX 509		Loans -	16,696,000
LOUISIANA, MO 63353		Total Assets -	63,480,000
		Deposits -	53,615,000
		Total Liabilities -	54,140,000
JAMES M. FRY, PRES.		Equity Capital -	9,340,000
THE BANK OF MACKS CREEK	314 363-5321	1774	05/15/1911
P. O. BOX 12		Loans -	8,122,000
MACKS CREEK, MO 65786		Total Assets -	11,953,000
		Deposits -	10,567,000
		Total Liabilities -	10,651,000
RONNIE GEORGE, CEO		Equity Capital -	1,302,000
MACON-ATLANTA STATE BANK	816 385-3161	916	03/23/1895
P. O. BOX 128		Loans -	27,190,000
MACON, MO 63552		Total Assets -	86,069,000
		Deposits -	74,375,000
		Total Liabilities -	76,896,000
WILLIAM H. GAINES, CHM. & PRES.		Equity Capital -	9,173,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MERCANTILE BANK OF	816 385-6481	2634	06/01/1964
NORTH CENTRAL MISSOURI		Loans -	102,369,000
P. O. BOX 278		Total Assets -	139,949,000
MACON, MO 63552		Deposits -	126,683,000
		Total Liabilities -	128,653,000
LOREN E. JENSEN, CHM. & PRES.		Equity Capital -	11,296,000
MADISON-HUNNEWELL BANK	816 291-3041	466	02/20/1888
P. O. BOX 124		Loans -	4,276,000
MADISON, MO 65263		Total Assets -	7,700,000
		Deposits -	6,938,000
		Total Liabilities -	7,003,000
DALE E. VANHUSS, PRES.		Equity Capital -	697,000
BANK OF MANSFIELD	417 924-3211	1116	03/06/1902
P. O. BOX 138		Loans -	11,506,000
MANSFIELD, MO 65704		Total Assets -	20,046,000
		Deposits -	18,271,000
		Total Liabilities -	18,494,000
ROBERT L. WEDDLE, CEO		Equity Capital -	1,552,000
SOUTHERN MISSOURI BANK	417 924-3286	1584	04/02/1908
P. O. BOX 167		Loans -	6,537,000
MANSFIELD, MO 65704		Total Assets -	9,324,000
		Deposits -	8,740,000
		Total Liabilities -	8,812,000
JAMES R. WARD, CEO		Equity Capital -	512,000
PIONEER BANK AND TRUST COMPANY	314 644-6600	263	09/07/1934
2211 SOUTH BIG BEND BOULEVARD		Loans -	64,822,000
MAPLEWOOD, MO 63117		Total Assets -	87,446,000
		Deposits -	81,421,000
		Total Liabilities -	82,487,000
ROBERT MITCHUSSON, CHM. & PRES.		Equity Capital -	4,959,000
SECURITY BANK OF	314 866-2981	2738	12/10/1982
BOLLINGER COUNTY		Loans -	13,276,000
307-311 SOUTH FIRST STREET		Total Assets -	21,159,000
MARBLE HILL, MO 63764		Deposits -	19,405,000
		Total Liabilities -	19,554,000
THOMAS A. UELSMANN, CHM. & PRES.		Equity Capital -	1,605,000
REGIONAL MISSOURI BANK	816 376-2077	1586	05/13/1908
P. O. BOX 458		Loans -	8,994,000
MARCELINE, MO 64658		Total Assets -	17,074,000
		Deposits -	16,016,000
		Total Liabilities -	16,228,000
BOB L. DOWNING, PRES.		Equity Capital -	846,000
COMMUNITY BANK OF MARSHALL	816 886-9621	2696	09/01/1977
P. O. BOX 700		Loans -	8,431,000
MARSHALL, MO 65340		Total Assets -	19,395,000
		Deposits -	17,233,000
		Total Liabilities -	17,438,000
GERALD D. OSGOOD, PRES.		Equity Capital -	1,957,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BOATMEN'S BANK OF MARSHALL	816 886-9656	173	03/06/1879
P. O. BOX 10		Loans -	34,715,000
MARSHALL, MO 65340		Total Assets -	67,225,000
		Deposits -	58,963,000
		Total Liabilities -	62,288,000
E. JOSEPH BODE, CHM. & PRES.		Equity Capital -	4,937,000
WOOD AND HUSTON BANK	816 886-6825	275	09/25/1967
P. O. BOX 40		Loans -	44,295,000
MARSHALL, MO 65340		Total Assets -	102,711,000
		Deposits -	90,813,000
		Total Liabilities -	92,601,000
JOHN H. MULLER, PRES.		Equity Capital -	10,110,000
CITIZENS STATE BANK	417 468-2027	2502	03/03/1934
P. O. BOX C		Loans -	37,706,000
MARSHFIELD, MO 65706		Total Assets -	69,628,000
		Deposits -	62,902,000
		Total Liabilities -	63,784,000
JOHN W. GREER, CEO		Equity Capital -	5,844,000
WEBSTER COUNTY BANK	417 468-2060	2697	11/18/1977
P. O. BOX 619		Loans -	11,596,000
MARSHFIELD, MO 65706		Total Assets -	16,630,000
		Deposits -	15,478,000
		Total Liabilities -	15,734,000
HAROLD W. BOULDIN, PRES.		Equity Capital -	896,000
COMMERCIAL BANK OF WEST PORT	314 434-4141	2800	11/04/1988
P. O. BOX 1209		Loans -	13,074,000
MARYLAND HEIGHTS, MO 63043		Total Assets -	20,995,000
		Deposits -	18,885,000
		Total Liabilities -	19,012,000
GARY B. O'NEAL, PRES.		Equity Capital -	1,983,000
AMERICAN BANK OF NORTHWEST MISSOURI	816 562-2000	1252	04/05/1904
		Loans -	24,449,000
P. O. BOX 330		Total Assets -	51,648,000
MARYVILLE, MO 64468		Deposits -	46,512,000
		Total Liabilities -	47,844,000
DAVID J. SKWARLO, PRES.		Equity Capital -	3,804,000
FIRST BANK OF MARYVILLE	816 582-7454	2781	06/18/1987
P. O. BOX 800		Loans -	15,027,000
MARYVILLE, MO 64468		Total Assets -	47,410,000
		Deposits -	42,690,000
		Total Liabilities -	43,805,000
ROGER D. PARSON, PRES.		Equity Capital -	3,605,000
NODAWAY VALLEY BANK	816 562-3232	288	02/17/1989
P. O. BOX 700		Loans -	75,788,000
MARYVILLE, MO 64468		Total Assets -	163,358,000
		Deposits -	152,071,000
		Total Liabilities -	153,628,000
DICK THOMSON, CEO		Equity Capital -	9,730,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE FARMERS BANK OF MAYSVILLE	816 449-2182	2257	10/17/1972
P. O. BOX 128		Loans -	6,716,000
MAYSVILLE, MO 64469		Total Assets -	17,054,000
		Deposits -	15,494,000
		Total Liabilities -	15,690,000
RUSS WRIGHT, CEO		Equity Capital -	1,364,000
MERCANTILE BANK OF MEMPHIS	816 465-8528	2436	10/13/1928
P. O. BOX 217		Loans -	36,253,000
MEMPHIS, MO 63555		Total Assets -	53,019,000
		Deposits -	47,764,000
		Total Liabilities -	48,405,000
ROBERT L. HENSELMAN, CHM. & PRES.		Equity Capital -	4,614,000
METZ BANKING COMPANY	417 484-3233	1488	09/14/1906
P. O. BOX 106		Loans -	9,412,000
METZ, MO 64765		Total Assets -	14,819,000
		Deposits -	13,497,000
		Total Liabilities -	13,692,000
SCOTT BUERGE, PRES.		Equity Capital -	1,127,000
LADDONIA STATE BANK	314 581-8911	2471	04/11/1931
210 EAST LOVE		Loans -	14,656,000
MEXICO, MO 65265		Total Assets -	26,705,000
		Deposits -	23,611,000
		Total Liabilities -	24,503,000
RUBY M. HAMLETT, CHM. & PRES.		Equity Capital -	2,202,000
MARTINSBURG BANK	314 581-6566	864	04/01/1893
400 SOUTH MULDROW		Loans -	18,836,000
MEXICO, MO 65265		Total Assets -	32,448,000
		Deposits -	29,212,000
		Total Liabilities -	29,652,000
ROBERT G. BACHMANN, PRES.		Equity Capital -	2,796,000
BANK OF MINDEN	417 842-3313	1876	07/31/1912
P. O. BOX 8		Loans -	6,661,000
MINDENMINES, MO 64769		Total Assets -	15,242,000
		Deposits -	12,701,000
		Total Liabilities -	12,837,000
BARRY DRAPER, PRES.		Equity Capital -	2,405,000
BANK OF CAIRO AND MOBERLY	816 263-2280	1361	04/14/1905
P. O. BOX 547		Loans -	17,977,000
MOBERLY, MO 65270		Total Assets -	39,855,000
		Deposits -	35,919,000
		Total Liabilities -	36,711,000
JERRY CATER, CHM.		Equity Capital -	3,144,000
CITY BANK AND TRUST COMPANY	816 263-1234	264	05/04/1935
P. O. BOX 160		Loans -	69,684,000
MOBERLY, MO 65270		Total Assets -	140,572,000
		Deposits -	128,639,000
		Total Liabilities -	130,595,000
JAMES M. GARDNER, CHM. & PRES.		Equity Capital -	9,977,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
UNITED MO BANK OF MONETT	417 235-6275	262	05/21/1934
510 BROADWAY		Loans -	23,727,000
MONETT, MO 65708		Total Assets -	91,499,000
		Deposits -	80,111,000
		Total Liabilities -	84,134,000
JERRY SEBASTIAN, CHM. & PRES.		Equity Capital -	7,365,000
UNITED MISSOURI BANK NORTHEAST	314 735-4513	978	03/05/1897
201 NORTH MAIN		Loans -	15,086,000
MONROE CITY, MO 63456		Total Assets -	41,071,000
		Deposits -	36,329,000
		Total Liabilities -	37,358,000
VERLE R. HUGENOT, CEO		Equity Capital -	3,713,000
PERRY STATE BANK	314 735-2265	2428	05/24/1928
P. O. BOX 86		Loans -	23,893,000
MONROE CITY, MO 63456		Total Assets -	36,936,000
		Deposits -	33,802,000
		Total Liabilities -	34,223,000
WILLIAM R. MARTIN, PRES.		Equity Capital -	2,713,000
BANK OF MONTICELLO	314 767-5264	2419	02/27/1928
P. O. BOX 38		Loans -	9,765,000
MONTICELLO, MO 63457		Total Assets -	17,182,000
		Deposits -	13,750,000
		Total Liabilities -	13,975,000
EUGENE PORTER, PRES.		Equity Capital -	3,207,000
MONTROSE SAVINGS BANK	816 693-4424	925	06/04/1895
P. O. BOX 47		Loans -	5,880,000
MONTROSE, MO 64770		Total Assets -	14,604,000
		Deposits -	13,071,000
		Total Liabilities -	13,256,000
LARRY GREGG, CHM. & PRES.		Equity Capital -	1,348,000
EXCHANGE BANK	816 442-3131	2124	06/24/1918
614 STATE STREET		Loans -	10,216,000
MOUND CITY, MO 64470		Total Assets -	19,459,000
		Deposits -	16,985,000
		Total Liabilities -	17,387,000
JAMES B. THOMAS, CHM. & PRES.		Equity Capital -	2,072,000
THE SECURITY BANK	417 926-3122	2529	01/03/1935
P. O. BOX 230		Loans -	17,005,000
MOUNTAIN GROVE, MO 65711		Total Assets -	22,641,000
		Deposits -	20,027,000
		Total Liabilities -	20,184,000
JAMES R. WARD, CEO		Equity Capital -	2,457,000
THE BANK OF MOUNTAIN VIEW	417 934-2033	1276	07/20/1904
P. O. BOX 16		Loans -	17,442,000
MOUNTAIN VIEW, MO 65548		Total Assets -	34,620,000
		Deposits -	30,527,000
		Total Liabilities -	31,051,000
JAMES H. JUSTIS, CEO		Equity Capital -	3,569,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
NAPOLEON BANK	816 934-8231	1134	07/10/1902
SECOND AND WEST STREETS		Loans -	9,898,000
NAPOLEON, MO 64074		Total Assets -	18,480,000
		Deposits -	16,559,000
		Total Liabilities -	16,713,000
DONALD L. JEFFRIES, CHM. & PRES.		Equity Capital -	1,767,000
BANK OF NEOSHO	417 451-1040	962	07/16/1896
P. O. BOX 400		Loans -	30,994,000
NEOSHO, MO 64850		Total Assets -	87,679,000
		Deposits -	79,898,000
		Total Liabilities -	81,512,000
RAY STIPP, PRES.		Equity Capital -	6,167,000
CITIZENS STATE BANK OF NEVADA	417 667-3347	2619	03/27/1959
P. O. BOX 467		Loans -	19,962,000
NEVADA, MO 64772		Total Assets -	35,387,000
		Deposits -	32,335,000
		Total Liabilities -	32,843,000
DEAN DERKS, PRES.		Equity Capital -	2,544,000
BOATMEN'S BANK OF NEVADA	417 667-8143	2698	01/19/1978
P. O. BOX 304		Loans -	20,963,000
NEVADA, MO 64772		Total Assets -	38,490,000
		Deposits -	32,976,000
		Total Liabilities -	35,771,000
JAMES M. NICHOLS, CHM. & PRES.		Equity Capital -	2,719,000
VERNON COUNTY BANK	417 667-7297	1777	06/06/1911
P. O. BOX 527		Loans -	9,589,000
NEVADA, MO 64772		Total Assets -	18,497,000
		Deposits -	16,705,000
		Total Liabilities -	17,213,000
ROBERT M. BARRETT, PRES.		Equity Capital -	1,284,000
CITIZENS BANK OF NEWBURG	314 762-2595	2559	02/26/1944
P. O. BOX H		Loans -	12,813,000
NEWBURG, MO 65550		Total Assets -	19,036,000
		Deposits -	17,592,000
		Total Liabilities -	17,800,000
T. WAYNE ANDERSON, CEO		Equity Capital -	1,236,000
BANK OF NEW CAMBRIA	816 226-5211	2487	03/18/1933
P. O. BOX 10		Loans -	6,038,000
NEW CAMBRIA, MO 63558		Total Assets -	18,949,000
		Deposits -	17,124,000
		Total Liabilities -	17,378,000
LOWELL R. THOMAS, CEO		Equity Capital -	1,571,000
CITIZENS BANK OF NEW HAVEN	314 237-3051	2512	05/03/1934
HIGHWAY 100 & CIRCLE DRIVE		Loans -	25,880,000
NEW HAVEN, MO 63068		Total Assets -	38,143,000
		Deposits -	33,758,000
		Total Liabilities -	35,300,000
DONALD W. BRANDT, PRES.		Equity Capital -	2,843,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
RALLS COUNTY STATE BANK	314 985-4611	2561	06/28/1944
P. O. BOX 246		Loans -	10,984,000
NEW LONDON, MO 63459		Total Assets -	26,234,000
		Deposits -	23,176,000
		Total Liabilities -	23,448,000
EDWARD G. BEHRENS, CHM.		Equity Capital -	2,786,000
BANK OF NEW MADRID	314 748-5551	2523	08/15/1934
P. O. BOX 10		Loans -	24,299,000
NEW MADRID, MO 63869		Total Assets -	46,375,000
		Deposits -	40,864,000
		Total Liabilities -	41,253,000
LAWRENCE H. ROST, CEO		Equity Capital -	5,122,000
NIXA BANK	417 725-2611	2607	03/19/1958
P. O. BOX 363		Loans -	37,939,000
NIXA, MO 65714		Total Assets -	65,380,000
		Deposits -	57,961,000
		Total Liabilities -	60,705,000
STEVE YATES, CHM. & PRES.		Equity Capital -	4,675,000
PEOPLES BANK OF THE OZARKS	417 725-4191	2091	04/17/1917
P. O. BOX 728		Loans -	12,866,000
NIXA, MO 65714		Total Assets -	18,374,000
		Deposits -	16,716,000
		Total Liabilities -	16,928,000
JAMES E. HUFF, PRES.		Equity Capital -	1,446,000
STATE BANK OF NOEL	417 475-3131	2601	06/06/1956
P. O. BOX 388		Loans -	7,135,000
NOEL, MO 64854		Total Assets -	12,115,000
		Deposits -	11,045,000
		Total Liabilities -	11,109,000
PAT DAVENPORT, PRES.		Equity Capital -	1,006,000
CITIZENS BANK OF NORBORNE	816 594-3311	933	08/03/1895
P. O. BOX 111		Loans -	6,910,000
NORBORNE, MO 64668		Total Assets -	17,639,000
		Deposits -	15,700,000
		Total Liabilities -	16,011,000
BILLY CAMPBELL, PRES.		Equity Capital -	1,628,000
FIRST TRUST OF MIDAMERICA	816 221-6988	283	09/21/1984
SUITE 770		Loans -	0
2900 ROCKCREEK PARKWAY		Total Assets -	709,000
NORTH KANSAS CITY, MO 64117		Deposits -	0
		Total Liabilities -	141,000
K. DALE MCCLOUD, PRES.		Equity Capital -	568,000
NORBANK	816 842-3100	1425	12/02/1905
P. O. BOX 12397		Loans -	19,302,000
NORTH KANSAS CITY, MO 64116		Total Assets -	31,144,000
		Deposits -	28,667,000
		Total Liabilities -	28,945,000
FRANK L. VICTOR, CHM. & PRES.		Equity Capital -	2,199,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
NORMANDY BANK	314 383-5555	2442	01/29/1929
7151 NATURAL BRIDGE		Loans -	27,529,000
P. O. BOX 5790		Total Assets -	49,472,000
NORTHWOODS, MO 63121		Deposits -	42,783,000
		Total Liabilities -	44,361,000
ROBERT L. LEVIN, CHM. & PRES.		Equity Capital -	5,111,000
COMMERCIAL BANK OF OAK GROVE	816 625-4416	1540	06/08/1907
P. O. BOX 89		Loans -	19,003,000
OAK GROVE, MO 64075		Total Assets -	39,077,000
		Deposits -	34,055,000
		Total Liabilities -	34,584,000
HOLLIS E. DYER, CHM. & PRES.		Equity Capital -	4,493,000
BANK OF ODESSA	816 633-5331	1004	01/08/1898
P. O. BOX 10		Loans -	61,667,000
ODESSA, MO 64076		Total Assets -	116,734,000
		Deposits -	97,480,000
		Total Liabilities -	101,700,000
R. E. OLIPHANT, CHM. & PRES.		Equity Capital -	15,034,000
THE BANK OF OLD MONROE	314 665-5601	1489	09/19/1906
P. O. BOX 188		Loans -	21,216,000
OLD MONROE, MO 63369		Total Assets -	35,620,000
		Deposits -	31,338,000
		Total Liabilities -	31,726,000
DAVID R. MOLITOR, CEO		Equity Capital -	3,894,000
THE CITIZENS BANK OF OREGON	816 446-3366	660	02/07/1890
P. O. BOX 378		Loans -	4,482,000
OREGON, MO 64473		Total Assets -	13,380,000
		Deposits -	11,338,000
		Total Liabilities -	11,503,000
BARRY E. KREEK, PRES.		Equity Capital -	1,877,000
ZOOK & ROECKER STATE BANK	816 446-3316	2510	04/02/1934
P. O. BOX 196		Loans -	3,295,000
OREGON, MO 64473		Total Assets -	9,867,000
		Deposits -	9,026,000
		Total Liabilities -	9,123,000
HUBERT TURNBULL, PRES.		Equity Capital -	744,000
THE BANK OF ORRICK	816 496-3311	1133	07/01/1902
P. O. BOX 36		Loans -	11,513,000
ORRICK, MO 64077		Total Assets -	25,144,000
		Deposits -	21,779,000
		Total Liabilities -	22,198,000
RICHARD GOODE, CEO		Equity Capital -	2,946,000
FIRST BANK CENTRE	314 348-1177	2764	10/25/1985
ONE OSAGE VILLAGE, ROUTE 3		Loans -	8,070,000
OSAGE BEACH, MO 65065		Total Assets -	12,493,000
		Deposits -	10,511,000
		Total Liabilities -	11,229,000
JAMES WERNER, PRES.		Equity Capital -	1,264,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CENTRAL BANK OF	314 348-2761	1493	09/27/1906
LAKE OF THE OZARKS		Loans -	133,143,000
P. O. BOX 207		Total Assets -	169,183,000
OSAGE BEACH, MO 65065		Deposits -	149,675,000
		Total Liabilities -	156,307,000
JAMES T. HERFURTH, PRES.		Equity Capital -	12,876,000
ST. CLAIR COUNTY STATE BANK	417 646-8128	954	05/02/1896
P. O. BOX 349		Loans -	16,132,000
OSCEOLA, MO 64776		Total Assets -	37,210,000
		Deposits -	33,875,000
		Total Liabilities -	34,210,000
KIRK L. SIBLEY, CEO		Equity Capital -	3,000,000
THE BANK OF OTTERVILLE	816 366-4321	894	06/13/1894
P. O. BOX 18		Loans -	3,390,000
OTTERVILLE, MO 65348		Total Assets -	5,230,000
		Deposits -	4,790,000
		Total Liabilities -	4,838,000
E. MYERS JOHNSON, PRES.		Equity Capital -	392,000
CHARTER 1 BANK	314 437-2122	2736	07/02/1982
602 EAST HIGHWAY 28		Loans -	7,468,000
OWENSVILLE, MO 65066		Total Assets -	14,003,000
		Deposits -	12,053,000
		Total Liabilities -	13,163,000
MARK SCHAEPERKOETTER, CHM & PRES		Equity Capital -	840,000
LANDMARK BANK OF	417 485-2771	2807	08/09/1989
SOUTHWEST MISSOURI		Loans -	129,599,000
201 BRICK STREET		Total Assets -	180,020,000
OZARK, MO 65721		Deposits -	166,492,000
		Total Liabilities -	168,112,000
WILLIAM HAYSE, CHM. & PRES.		Equity Capital -	11,908,000
OZARK BANK	417 485-2321	1492	09/25/1906
P. O. BOX 220		Loans -	44,902,000
OZARK, MO 65721		Total Assets -	85,430,000
		Deposits -	73,229,000
		Total Liabilities -	76,797,000
JOHN F. HEDGPETH, II, PRES.		Equity Capital -	8,633,000
PALMYRA STATE BANK	314 769-2001	2516	06/01/1934
P. O. BOX 311		Loans -	23,600,000
PALMYRA, MO 63461		Total Assets -	52,828,000
		Deposits -	47,166,000
		Total Liabilities -	47,564,000
KATHRYN JACOBS, PRES.		Equity Capital -	5,264,000
UNITED MO BANK OF PARIS	816 327-4175	293	06/16/1885
P. O. BOX 268		Loans -	8,445,000
PARIS, MO 65275		Total Assets -	31,157,000
		Deposits -	27,887,000
		Total Liabilities -	28,387,000
VERLE R. HUGENOT, CHM.		Equity Capital -	2,770,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FARLEY STATE BANK	816 587-7700	1537	05/09/1907
P. O. BOX 14268		Loans -	11,373,000
PARKVILLE, MO 64152		Total Assets -	26,511,000
		Deposits -	23,386,000
		Total Liabilities -	23,720,000
JAMES W. FARLEY, CHM.		Equity Capital -	2,791,000
FARMERS' EXCHANGE BANK OF PARKVILLE	816 741-0371	1795	07/17/1911
		Loans -	8,359,000
P. O. BOX 12085		Total Assets -	30,618,000
PARKVILLE, MO 64152		Deposits -	26,837,000
		Total Liabilities -	27,127,000
DOROTHY TRAUGOTT, PRES.		Equity Capital -	3,491,000
UNITED MO BANK OF CASS COUNTY	816 758-5141	1145	08/29/1902
P. O. BOX 400		Loans -	7,904,000
PECULIAR, MO 64078		Total Assets -	28,840,000
		Deposits -	25,922,000
		Total Liabilities -	26,277,000
DAROLD E. SHELTON, PRES.		Equity Capital -	2,563,000
BANK OF PERRYVILLE	314 547-6541	2805	05/23/1989
P. O. BOX 309		Loans -	32,310,000
PERRYVILLE, MO 63775		Total Assets -	67,122,000
		Deposits -	60,662,000
		Total Liabilities -	61,357,000
JAMES F. KAPP, PRES.		Equity Capital -	5,765,000
MERCANTILE BANK OF PERRYVILLE	314 547-2513	111	08/07/1909
P. O. BOX 190		Loans -	49,125,000
PERRYVILLE, MO 63775		Total Assets -	71,782,000
		Deposits -	64,798,000
		Total Liabilities -	66,436,000
GERALD FALLERT, CHM. & PRES.		Equity Capital -	5,346,000
FIRST MIDWEST BANK OF PIEDMONT	314 223-4215	1157	11/29/1902
P. O. BOX 398		Loans -	13,024,000
PIEDMONT, MO 63957		Total Assets -	29,662,000
		Deposits -	26,369,000
		Total Liabilities -	26,810,000
LARRY JOHNSON, CEO		Equity Capital -	2,852,000
THE CITIZENS' BANK OF PILOT GROVE	816 834-4725	1945	08/26/1913
P. O. BOX 185		Loans -	9,997,000
PILOT GROVE, MO 65276		Total Assets -	19,693,000
		Deposits -	17,239,000
		Total Liabilities -	17,408,000
CARL E. REYNOLDS, PRES.		Equity Capital -	2,285,000
BANK OF PLATO	417 458-4222	1568	10/24/1907
P. O. BOX D		Loans -	1,818,000
PLATO, MO 65552		Total Assets -	3,017,000
		Deposits -	2,766,000
		Total Liabilities -	2,787,000
ALMA M. TRITTEN, PRES.		Equity Capital -	230,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
PLATTE COUNTY BANK	816 431-2266	1480	08/18/1906
P. O. BOX 1250		Loans -	10,639,000
PLATTE CITY, MO 64079		Total Assets -	36,313,000
		Deposits -	33,819,000
		Total Liabilities -	34,070,000
JERRY HAGG, PRES.		Equity Capital -	2,243,000
WELLS BANK OF PLATTE CITY	816 431-2121	2504	03/07/1934
P. O. BOX 368		Loans -	15,216,000
PLATTE CITY, MO 64079		Total Assets -	33,615,000
		Deposits -	28,892,000
		Total Liabilities -	29,274,000
JOHN W. COOTS, JR., PRES.		Equity Capital -	4,341,000
AMERICAN BANK OF PLATTSBURG/EDGERTON	816 539-2131	2713	09/29/1978
P. O. BOX E		Loans -	20,965,000
PLATTSBURG, MO 64477		Total Assets -	36,908,000
		Deposits -	32,955,000
		Total Liabilities -	33,492,000
ALAN L. HALL, PRES.		Equity Capital -	3,416,000
THE PLEASANT HILL BANK	816 987-3121	2500	02/16/1934
P. O. BOX 43		Loans -	29,815,000
PLEASANT HILL, MO 64080		Total Assets -	42,260,000
		Deposits -	37,539,000
		Total Liabilities -	38,142,000
DOUGLAS R. GOPPERT, PRES.		Equity Capital -	4,118,000
THE PLEASANT HOPE BANK	417 467-2211	1407	08/26/1905
P. O. BOX 397		Loans -	30,797,000
PLEASANT HOPE, MO 65725		Total Assets -	45,145,000
		Deposits -	41,046,000
		Total Liabilities -	41,822,000
FRANK E. WILES, PRES.		Equity Capital -	3,323,000
FARMER'S BANK OF POLO	816 354-2111	813	01/28/1892
MAIN AND ELM		Loans -	3,987,000
POLO, MO 64671		Total Assets -	10,214,000
		Deposits -	9,148,000
		Total Liabilities -	9,318,000
R. D. SHAFFER, CHM. & PRES.		Equity Capital -	896,000
FIRST MIDWEST BANK OF POPLAR BLUFF	314 785-8461	2795	03/31/1988
704-706 N. WESTWOOD BLVD.		Loans -	33,512,000
POPLAR BLUFF, MO 63901		Total Assets -	56,847,000
		Deposits -	51,784,000
		Total Liabilities -	52,411,000
JERRY DORTON, CEO		Equity Capital -	4,436,000
FIRST MISSOURI STATE BANK	314 785-6800	1870	07/03/1912
1902 SUNSET		Loans -	30,805,000
POPLAR BLUFF, MO 63901		Total Assets -	47,480,000
		Deposits -	43,075,000
		Total Liabilities -	44,520,000
ROBERT L. DAVIS, PRES.		Equity Capital -	2,960,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MERCANTILE BANK OF POPLAR BLUFF	314 785-4671	345	12/17/1886
P. O. BOX 700		Loans -	71,209,000
POPLAR BLUFF, MO 63901		Total Assets -	109,964,000
		Deposits -	99,798,000
		Total Liabilities -	101,707,000
JAMES C. MOSER, PRES.		Equity Capital -	8,257,000
FARMERS BANK OF PORTAGEVILLE	314 379-5735	1386	06/20/1905
P. O. BOX 190		Loans -	13,182,000
PORTAGEVILLE, MO 63873		Total Assets -	35,957,000
		Deposits -	32,233,000
		Total Liabilities -	32,566,000
R. L. SAALWAECHTER, CHM. & PRES.		Equity Capital -	3,391,000
BELGRADE STATE BANK	314 438-5200	1464	06/19/1906
306 NORTH MISSOURI STREET		Loans -	27,601,000
POTOSI, MO 63664		Total Assets -	43,582,000
		Deposits -	40,129,000
		Total Liabilities -	40,488,000
HAROLD E. TURNER, CHM. & PRES.		Equity Capital -	3,094,000
MERCANTILE BANK OF	314 438-2178	2497	01/24/1934
WASHINGTON COUNTY		Loans -	25,704,000
121 EAST HIGH STREET		Total Assets -	44,144,000
POTOSI, MO 63664		Deposits -	39,953,000
		Total Liabilities -	40,462,000
M. DALE BEAIRD, CHM. & PRES.		Equity Capital -	3,682,000
CITIZENS BANK OF PRINCETON	816 748-4000	461	02/13/1888
P. O. BOX 226		Loans -	5,079,000
PRINCETON, MO 64673		Total Assets -	6,828,000
		Deposits -	6,274,000
		Total Liabilities -	6,349,000
JACK TUCKER, PRES.		Equity Capital -	479,000
FIRST STATE BANK OF PURDY	417 442-3247	2560	06/05/1944
P. O. BOX 308		Loans -	40,792,000
PURDY, MO 65734		Total Assets -	59,618,000
		Deposits -	54,512,000
		Total Liabilities -	55,877,000
GLEN GARRETT, CHM.		Equity Capital -	3,741,000
COMMUNITY BANK OF RAYMORE	816 322-2100	2699	03/12/1978
P. O. BOX 200		Loans -	9,617,000
RAYMORE, MO 64083		Total Assets -	23,364,000
		Deposits -	21,155,000
		Total Liabilities -	21,341,000
GARY L. HESS, PRES.		Equity Capital -	2,023,000
SECURITY STATE BANK	417 732-2651	2581	02/02/1950
P. O. BOX K		Loans -	17,957,000
REPUBLIC, MO 65738		Total Assets -	50,267,000
		Deposits -	45,602,000
		Total Liabilities -	46,205,000
LEROY D. WOOD, CEO		Equity Capital -	4,062,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
PEOPLE'S SAVINGS BANK	314 236-4414	2537	08/12/1935
OF RHINELAND		Loans -	19,939,000
P. O. BOX 355		Total Assets -	32,730,000
RHINELAND, MO 65069		Deposits -	28,896,000
		Total Liabilities -	29,280,000
ERVIN ELSENRAAT, CEO		Equity Capital -	3,450,000
SECURITY BANK OF RICH HILL	417 395-2141	2468	12/30/1930
P. O. BOX 9		Loans -	7,100,000
RICH HILL, MO 64779		Total Assets -	14,867,000
		Deposits -	13,237,000
		Total Liabilities -	13,374,000
JAMES E. ELSENSOHN, PRES.		Equity Capital -	1,493,000
BOATMEN'S BANK OF PULASKI COUNTY	314 765-3221	585	06/05/1889
P. O. BOX 776		Loans -	38,008,000
RICHLAND, MO 65556		Total Assets -	54,906,000
		Deposits -	50,655,000
		Total Liabilities -	51,163,000
WM. TOM MURRAY, PRES.		Equity Capital -	3,743,000
RAY COUNTY BANK	816 776-7070	2551	06/24/1940
P. O. BOX 576		Loans -	9,103,000
RICHMOND, MO 64085		Total Assets -	15,144,000
		Deposits -	13,664,000
		Total Liabilities -	14,140,000
D. R. LANDWEHR, PRES.		Equity Capital -	1,004,000
FARMERS STATE BANK	314 396-5511	2555	04/30/1943
P. O. BOX 16		Loans -	5,835,000
RISCO, MO 63874		Total Assets -	14,943,000
		Deposits -	13,417,000
		Total Liabilities -	13,598,000
VAN GIBBS, PRES.		Equity Capital -	1,345,000
BANK OF RIVERSIDE	816 741-2211	2591	12/21/1954
P. O. BOX 9068		Loans -	1,642,000
RIVERSIDE, MO 64168		Total Assets -	7,036,000
		Deposits -	6,488,000
		Total Liabilities -	6,562,000
EUGENE EICKHOFF, PRES.		Equity Capital -	474,000
THE BANK OF ATCHISON COUNTY	816 744-5352	212	01/10/1882
P. O. BOX 130		Loans -	13,466,000
ROCK PORT, MO 64482		Total Assets -	39,635,000
		Deposits -	33,895,000
		Total Liabilities -	34,858,000
LUTHER H. THOMPSON, PRES.		Equity Capital -	4,777,000
CITIZENS BANK & TRUST	816 744-5333	1123	03/28/1902
P. O. BOX 70		Loans -	7,520,000
ROCK PORT, MO 64482		Total Assets -	21,372,000
		Deposits -	19,076,000
		Total Liabilities -	19,833,000
JERALD MOORE, PRES.		Equity Capital -	1,539,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CITIZENS BANK OF ROGERSVILLE	417 753-2836	1618	12/29/1908
P. O. BOX B		Loans -	11,694,000
ROGERSVILLE, MO 65742		Total Assets -	19,094,000
		Deposits -	17,433,000
		Total Liabilities -	17,562,000
WM. D. BREEDLOVE, PRES.		Equity Capital -	1,532,000
AMERICAN BANK OF ROLLA	314 364-1677	2586	06/05/1952
P. O. BOX 370		Loans -	38,344,000
ROLLA, MO 65401		Total Assets -	65,186,000
		Deposits -	59,494,000
		Total Liabilities -	60,499,000
ROBERT R. THOMPSON, PRES.		Equity Capital -	4,687,000
PHELPS COUNTY BANK	314 364-5202	2627	04/04/1963
P. O. BOX 1068		Loans -	47,232,000
ROLLA, MO 65401		Total Assets -	81,050,000
		Deposits -	74,434,000
		Total Liabilities -	75,238,000
EMMA LOU BRENT, CEO		Equity Capital -	5,812,000
BOATMEN'S BANK OF ROLLA	314 364-1221	903	09/11/1894
P. O. BOX 7		Loans -	63,178,000
ROLLA, MO 65401		Total Assets -	93,614,000
		Deposits -	84,391,000
		Total Liabilities -	86,975,000
DAVID A. KUNZE, CHM. & PRES.		Equity Capital -	6,639,000
FARMERS STATE BANK OF ROSENDALE	816 567-2615	2294	04/04/1921
P. O. BOX 98		Loans -	5,816,000
ROSENDALE, MO 64483		Total Assets -	8,486,000
		Deposits -	7,534,000
		Total Liabilities -	7,621,000
BILLY L. HEWITT, CHM.		Equity Capital -	865,000
BANK OF ROTHVILLE	816 256-3212	1239	01/08/1904
P. O. BOX 8		Loans -	3,047,000
ROTHVILLE, MO 64676		Total Assets -	16,456,000
		Deposits -	14,611,000
		Total Liabilities -	14,794,000
MILLER CARPENTER, CHM. & PRES.		Equity Capital -	1,662,000
RUSHVILLE STATE BANK	816 688-7714	1201	06/16/1903
P. O. BOX 38		Loans -	5,827,000
RUSHVILLE, MO 64484		Total Assets -	12,055,000
		Deposits -	10,981,000
		Total Liabilities -	11,107,000
GARY E. BLACK, PRES.		Equity Capital -	948,000
COMMUNITY BANK OF RUSSELLVILLE	314 782-4511	2520	07/10/1934
P. O. BOX 146		Loans -	12,791,000
RUSSELLVILLE, MO 65074		Total Assets -	23,241,000
		Deposits -	19,748,000
		Total Liabilities -	20,882,000
DONALD P. DAMPF, CEO		Equity Capital -	2,359,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MEGA BANK OF ST. ANN	314 426-6900	2588	06/15/1953
10449 ST. CHARLES ROCK ROAD		Loans -	55,664,000
ST. ANN, MO 63074		Total Assets -	83,031,000
		Deposits -	75,584,000
		Total Liabilities -	77,243,000
JERRY S. VON ROHR, CHM.		Equity Capital -	5,788,000
LANDMARK BANK OF	314 724-4000	2780	04/01/1987
ST. CHARLES COUNTY		Loans -	184,466,000
P. O. BOX 10		Total Assets -	231,257,000
ST. CHARLES, MO 63302		Deposits -	211,942,000
		Total Liabilities -	215,173,000
J. KENT MCNEIL, CHM. & REG. PRES.		Equity Capital -	16,084,000
MEGA BANK OF ST. CHARLES COUNTY	314 928-4700	2769	01/24/1986
1416 HARVESTOWNE INDUSTRIAL DRIVE		Loans -	16,300,000
ST. CHARLES, MO 63303		Total Assets -	21,638,000
		Deposits -	19,234,000
		Total Liabilities -	20,169,000
JERRY S. VON ROHR, CHM.		Equity Capital -	1,469,000
FIRST STATE BANK OF ST. CHARLES	314 724-5000	402	04/27/1887
P. O. BOX 100		Loans -	72,096,000
ST. CHARLES, MO 63301		Total Assets -	88,897,000
		Deposits -	74,827,000
		Total Liabilities -	75,910,000
T. CHARLES BRUERE, PRES.		Equity Capital -	12,987,000
FARMERS AND MERCHANTS BANK	314 629-2225	1924	05/02/1913
P. O. BOX 205		Loans -	32,132,000
ST. CLAIR, MO 63077		Total Assets -	50,031,000
		Deposits -	43,628,000
		Total Liabilities -	46,911,000
CHARLES E. BUTLER, CEO		Equity Capital -	3,120,000
BANK OF ST. ELIZABETH	314 493-2313	1968	01/02/1914
P. O. BOX 8		Loans -	14,803,000
ST. ELIZABETH, MO 65075		Total Assets -	20,242,000
		Deposits -	17,190,000
		Total Liabilities -	17,481,000
WM. A. LUETKEMEYER, CHM. & PRES.		Equity Capital -	2,761,000
BANK OF STE. GENEVIEVE	314 883-3501	1103	01/02/1902
P. O. BOX 408		Loans -	48,070,000
STE. GENEVIEVE, MO 63670		Total Assets -	73,823,000
		Deposits -	68,289,000
		Total Liabilities -	68,882,000
HAROLD J. UDING, PRES.		Equity Capital -	4,941,000
FIRST FINANCIAL BANK	314 883-7487	1077	03/14/1901
OF STE. GENEVIEVE COUNTY		Loans -	13,397,000
P. O. BOX 152		Total Assets -	19,857,000
STE. GENEVIEVE, MO 63670		Deposits -	18,337,000
		Total Liabilities -	18,603,000
DONALD E. PALISCH, PRES.		Equity Capital -	1,254,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
MERCANTILE BANK OF STE. GENEVIEVE	**314 883-3588**	**1911**	**03/05/1913**
P. O. BOX 71		Loans -	33,015,000
STE. GENEVIEVE, MO 63670		Total Assets -	49,828,000
		Deposits -	44,908,000
		Total Liabilities -	46,526,000
GERALD E. FALLERT, CHM.		Equity Capital -	3,302,000
ST. JOHNS BANK AND TRUST COMPANY	**314 428-1000**	**2396**	**10/02/1926**
P. O. BOX 15906		Loans -	92,444,000
ST. JOHNS, MO 63114		Total Assets -	180,608,000
		Deposits -	158,346,000
		Total Liabilities -	163,037,000
WALTER C. BRANNEKY, CHM. & PRES.		Equity Capital -	17,571,000
THE BANK OF ST. JOSEPH	**816 233-6111**	**1279**	**07/26/1904**
P. O. BOX 48		Loans -	165,203,000
ST. JOSEPH, MO 64501		Total Assets -	209,416,000
		Deposits -	194,281,000
		Total Liabilities -	195,838,000
JOHN R. WRAY, PRES.		Equity Capital -	13,578,000
THE HERITAGE BANK OF ST. JOSEPH	**816 364-5678**	**2759**	**05/03/1985**
1701 SOUTH BELT HIGHWAY		Loans -	21,354,000
ST. JOSEPH, MO 64507		Total Assets -	61,283,000
		Deposits -	54,833,000
		Total Liabilities -	57,112,000
DALE MAUDLIN, PRES.		Equity Capital -	4,171,000
THE TRUST COMPANY OF ST. JOSEPH	**816 233-4996**	**284**	**12/24/1987**
P. O. BOX 846		Loans -	0
ST. JOSEPH, MO 64502		Total Assets -	347,000
		Deposits -	0
		Total Liabilities -	0
LYMAN FRICK, JR., CHM. & PRES.		Equity Capital -	347,000
UNITED MISSOURI BANK NORTHWEST	**816 233-8284**	**629**	**11/12/1899**
10TH AND PENN STREETS		Loans -	23,993,000
ST. JOSEPH, MO 64503		Total Assets -	173,456,000
		Deposits -	156,323,000
		Total Liabilities -	159,002,000
LEE R. KEITH, PRES.		Equity Capital -	14,454,000
A. G. EDWARDS TRUST COMPANY	**314 289-4200**	**282**	**12/30/1983**
ONE NORTH JEFFERSON		Loans -	0
ST. LOUIS, MO 63103		Total Assets -	1,194,000
		Deposits -	0
		Total Liabilities -	102,000
RICHARD F. GRABISH, PRES.		Equity Capital -	1,092,000
BREMEN BANK AND TRUST COMPANY	**314 231-6015**	**245**	**04/29/1930**
P. O. BOX 5470		Loans -	39,675,000
ST. LOUIS, MO 63147		Total Assets -	73,981,000
		Deposits -	65,251,000
		Total Liabilities -	66,808,000
THOMAS G. KRAUTER, CHM. & PRES.		Equity Capital -	7,173,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
CASS BANK & TRUST COMPANY	314 621-9400	238	05/25/1929
925 OLIVE STREET		Loans -	145,245,000
ST. LOUIS, MO 63101		Total Assets -	244,395,000
		Deposits -	201,700,000
		Total Liabilities -	225,317,000
HARRY J. KRIEG, CHM.		Equity Capital -	19,078,000
CASS BANK OF ST. LOUIS	314 621-9400	2813	06/01/1990
%MR. STEVEN N. MIDDELKAMP, V.P.		Loans -	0
CASS BANK & TRUST COMPANY		Total Assets -	2,000,000
TENTH AND OLIVE		Deposits -	0
ST. LOUIS, MO 63101		Total Liabilities -	0
STEVEN N. MIDDELKAMP, CEO		Equity Capital -	2,000,000
CHIPPEWA FIRST FINANCIAL BANK	314 664-6250	215	01/19/1924
P. O. BOX 1810		Loans -	55,037,000
ST. LOUIS, MO 63118		Total Assets -	79,858,000
		Deposits -	71,737,000
		Total Liabilities -	73,061,000
A. J. SCHMITZ, PRES.		Equity Capital -	6,797,000
FIRST EXCHANGE BANK OF ST. LOUIS	314 487-1410	2768	01/03/1986
P. O. BOX 8506		Loans -	66,019,000
ST. LOUIS, MO 63126		Total Assets -	89,871,000
		Deposits -	82,332,000
		Total Liabilities -	83,500,000
JAMES A. SMITH, PRES.		Equity Capital -	6,371,000
LINDELL TRUST COMPANY	314 645-7700	212	11/23/1923
6900 CLAYTON AVENUE		Loans -	54,458,000
ST. LOUIS, MO 63139		Total Assets -	97,979,000
		Deposits -	86,788,000
		Total Liabilities -	91,552,000
MELVIN LEON HALL, CHM. & PRES.		Equity Capital -	6,427,000
AMERICAN BANK OF ST. LOUIS	314 421-3200	259	12/07/1933
P. O. BOX 12215		Loans -	98,144,000
ST. LOUIS, MO 63157		Total Assets -	142,629,000
		Deposits -	122,087,000
		Total Liabilities -	130,431,000
ERNEST A. COE, PRES.		Equity Capital -	12,198,000
MISSOURI STATE BANK AND TRUST COMPANY	314 436-6666	273	04/28/1966
P. O. BOX 1488		Loans -	31,477,000
ST. LOUIS, MO 63188		Total Assets -	43,958,000
		Deposits -	39,718,000
		Total Liabilities -	40,613,000
JAMES R. THOMPSON, PRES.		Equity Capital -	3,345,000
EAGLE BANK & TRUST COMPANY	314 534-3000	112	09/10/1909
P. O. BOX 5500		Loans -	6,021,000
ST. LOUIS, MO 63147		Total Assets -	13,310,000
		Deposits -	10,297,000
		Total Liabilities -	11,943,000
MICHAEL W. WALSH, PRES.		Equity Capital -	1,367,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BOATMEN'S TRUST COMPANY	314 231-9300	18	10/09/1889
P. O. BOX 14737		Loans -	0
ST. LOUIS, MO 63178-4737		Total Assets -	189,545,000
		Deposits -	0
		Total Liabilities -	127,116,000
JOHN PETERS MACCARTHY, CHM.		Equity Capital -	62,429
SOUTHERN COMMERCIAL BANK	314 481-6800	774	06/12/1891
5515 SOUTH GRAND		Loans -	148,398,000
ST. LOUIS, MO 63111		Total Assets -	180,011,000
		Deposits -	162,401,000
		Total Liabilities -	163,777,000
ROBERT W. HAWKINS, PRES.		Equity Capital -	16,234,000
SOUTHWEST BANK OF ST. LOUIS	314 776-5200	2268	06/12/1920
P. O. BOX 6087		Loans -	357,279,000
ST. LOUIS, MO 63139		Total Assets -	487,457,000
		Deposits -	437,473,000
		Total Liabilities -	455,858,000
ANDREW N. BAUR, CHM.		Equity Capital -	31,599,000
DUCHESNE BANK	314 441-1600	2803	12/30/1988
P. O. BOX 76940		Loans -	10,286,000
ST. PETERS, MO 63376		Total Assets -	18,774,000
		Deposits -	15,831,000
		Total Liabilities -	15,947,000
DONALD W. MORIARTY, PRES.		Equity Capital -	2,827,000
SECURITY BANK OF PULASKI COUNTY	314 336-4444	2541	01/29/1936
P. O. BOX S		Loans -	22,343,000
WAYNESVILLE, MO 65583		Total Assets -	33,112,000
		Deposits -	29,750,000
		Total Liabilities -	30,211,000
LEWIS WILSON, CEO		Equity Capital -	2,901,000
FIRST STATE BANK OF ST. ROBERT	314 336-4411	2763	09/13/1985
P. O. BOX P		Loans -	14,236,000
WAYNESVILLE, MO 65583		Total Assets -	25,560,000
		Deposits -	21,088,000
		Total Liabilities -	24,017,000
DONALD R. TRITTEN, CHM. & PRES.		Equity Capital -	1,543,000
BANK OF SALEM	314 729-3137	258	10/10/1883
101 WEST FOURTH STREET		Loans -	19,772,000
SALEM, MO 65560		Total Assets -	31,988,000
		Deposits -	28,887,000
		Total Liabilities -	29,315,000
JERRY F. HOMEYER, CEO		Equity Capital -	2,673,000
DENT COUNTY BANK	314 729-3155	902	09/01/1894
AND TRUST COMPANY		Loans -	18,143,000
P. O. BOX 349		Total Assets -	28,991,000
SALEM, MO 65560		Deposits -	25,476,000
		Total Liabilities -	26,698,000
ROBERT D. DARR, PRES.		Equity Capital -	2,293,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE MERCHANTS AND FARMERS BANK	816 388-6145	1195	05/26/1903
P. O. BOX 189		Loans -	7,049,000
SALISBURY, MO 65281		Total Assets -	13,288,000
		Deposits -	11,942,000
		Total Liabilities -	12,128,000
RICHARD W. MILLER, CEO		Equity Capital -	1,160,000
FARMERS STATE BANK OF SCHELL CITY	417 432-3103	1749	11/25/1910
P. O. BOX 98		Loans -	2,959,000
SCHELL CITY, MO 64783		Total Assets -	6,901,000
		Deposits -	6,188,000
		Total Liabilities -	6,266,000
NORMA THOMAS, CEO		Equity Capital -	635,000
SCOTT CITY BANK & TRUST COMPANY	314 264-2151	271	02/15/1965
P. O. BOX 1008		Loans -	7,001,000
SCOTT CITY, MO 63780		Total Assets -	14,734,000
		Deposits -	13,500,000
		Total Liabilities -	13,600,000
THOMAS A. UELSMANN, CHM. & PRES.		Equity Capital -	1,134,000
CENTRAL BANK OF MISSOURI	816 827-5520	2776	11/14/1986
1601 SOUTH LIMIT		Loans -	19,356,000
SEDALIA, MO 65301		Total Assets -	28,817,000
		Deposits -	26,257,000
		Total Liabilities -	26,492,000
A. L. ROBINSON, CHM. & PRES.		Equity Capital -	2,325,000
COMMUNITY BANK OF PETTIS COUNTY	816 826-1213	2632	02/28/1964
P. O. BOX 1027		Loans -	22,163,000
SEDALIA, MO 65301		Total Assets -	35,990,000
		Deposits -	32,924,000
		Total Liabilities -	33,582,000
LOUIS K. AHLEMEYER, PRES.		Equity Capital -	2,408,000
MERCANTILE BANK OF SEDALIA	816 827-3311	252	06/02/1932
P. O. BOX 1147		Loans -	36,828,000
SEDALIA, MO 65302-1147		Total Assets -	59,376,000
		Deposits -	52,892,000
		Total Liabilities -	55,489,000
THOMAS FITZSIMMONS, CHM. & PRES.		Equity Capital -	3,887,000
THE UNION SAVINGS BANK	816 826-2260	1932	06/25/1913
P. O. BOX 814		Loans -	22,642,000
SEDALIA, MO 65301		Total Assets -	64,777,000
		Deposits -	57,866,000
		Total Liabilities -	58,671,000
ROBERT W. MASON, CHM. & PRES.		Equity Capital -	6,106,000
BANK OF SELIGMAN	417 662-3291	1409	09/11/1905
P. O. BOX 126		Loans -	4,320,000
SELIGMAN, MO 65745		Total Assets -	6,921,000
		Deposits -	6,341,000
		Total Liabilities -	6,398,000
JOHN R. MARKS, PRES.		Equity Capital -	523,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
SENATH STATE BANK	314 738-2808	2532	04/09/1935
DRAWER C		Loans -	6,477,000
SENATH, MO 63876		Total Assets -	23,173,000
		Deposits -	20,007,000
		Total Liabilities -	20,266,000
WILL D. MOBLEY, PRES.		Equity Capital -	2,907,000
STATE BANK OF SENECA	417 776-2221	2435	10/11/1928
P. O. BOX A		Loans -	4,569,000
SENECA, MO 64865		Total Assets -	19,436,000
		Deposits -	17,222,000
		Total Liabilities -	17,380,000
BILL C. LEE, PRES.		Equity Capital -	2,056,000
THE SEYMOUR BANK	417 935-2293	2550	10/26/1939
P. O. BOX 248		Loans -	19,727,000
SEYMOUR, MO 65746		Total Assets -	38,225,000
		Deposits -	33,319,000
		Total Liabilities -	33,777,000
GERALD L. RUDOLPH, CEO		Equity Capital -	4,448,000
COMMUNITY STATE BANK OF SHELBINA	314 588-4101	2690	07/08/1976
P. O. BOX 378		Loans -	15,387,000
SHELBINA, MO 63468		Total Assets -	25,708,000
		Deposits -	23,498,000
		Total Liabilities -	23,619,000
JON W. BEST, PRES.		Equity Capital -	2,089,000
THE COMMUNITY BANK OF SHELL KNOB	417 858-3136	2679	08/30/1973
P. O. BOX AD		Loans -	13,108,000
SHELL KNOB, MO 65747		Total Assets -	17,664,000
		Deposits -	16,391,000
		Total Liabilities -	16,533,000
ROBERT B. BENTON, PRES.		Equity Capital -	1,131,000
DELTA COUNTIES BANK	314 472-2800	2773	09/12/1986
P. O. BOX 1047		Loans -	21,962,000
SIKESTON, MO 63801		Total Assets -	30,373,000
		Deposits -	28,046,000
		Total Liabilities -	28,318,000
DOUGLAS M. WATSON, PRES.		Equity Capital -	2,055,000
BANK OF SIKESTON	314 471-1200	2056	02/17/1916
P. O. BOX 1028		Loans -	76,224,000
SIKESTON, MO 63801		Total Assets -	108,692,000
		Deposits -	93,617,000
		Total Liabilities -	101,147,000
RICHARD V. ADAMS, PRES.		Equity Capital -	7,545,000
MERCANTILE BANK OF SIKESTON	314 471-0920	2716	01/12/1979
P. O. BOX 947		Loans -	42,157,000
SIKESTON, MO 63801		Total Assets -	55,416,000
		Deposits -	50,823,000
		Total Liabilities -	51,337,000
H. DENNIS NEAL, PRES.		Equity Capital -	4,079,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FIRST FINANCIAL BANK	314 471-8880	2543	05/27/1936
OF SOUTHEAST MISSOURI		Loans -	31,876,000
P. O. BOX 490		Total Assets -	60,090,000
SIKESTON, MO 63801		Deposits -	52,131,000
		Total Liabilities -	55,790,000
JOE W. GOOCH, PRES.		Equity Capital -	4,300,000
SILEX BANKING COMPANY	314 384-5221	2506	03/24/1934
P. O. BOX 136		Loans -	9,046,000
SILEX, MO 63377		Total Assets -	26,580,000
		Deposits -	22,626,000
		Total Liabilities -	22,979,000
JOHN T. LOVELL, CHM. & PRES.		Equity Capital -	3,601,000
STATE BANK OF SLATER	816 529-2222	911	01/14/1895
P. O. BOX 100		Loans -	11,672,000
SLATER, MO 65349		Total Assets -	19,377,000
		Deposits -	17,600,000
		Total Liabilities -	17,773,000
DON R. BOYD, CHM. & PRES.		Equity Capital -	1,604,000
CITIZENS BANK AND TRUST COMPANY	816 532-0400	2475	10/09/1931
P. O. BOX 249		Loans -	31,140,000
SMITHVILLE, MO 64089		Total Assets -	41,201,000
		Deposits -	37,258,000
		Total Liabilities -	37,616,000
PAUL N. SHY, PRES.		Equity Capital -	3,585,000
CORNER STONE BANK	417 762-3257	1011	04/16/1898
P. O. BOX 78		Loans -	26,691,000
SOUTHWEST CITY, MO 64863		Total Assets -	47,323,000
		Deposits -	41,777,000
		Total Liabilities -	42,266,000
DARRELL SPILLERS, PRES.		Equity Capital -	5,057,000
THE CITIZENS BANK OF SPARTA	417 278-3111	2200	08/21/1919
P. O. BOX 54		Loans -	12,829,000
SPARTA, MO 65753		Total Assets -	20,453,000
		Deposits -	18,910,000
		Total Liabilities -	19,124,000
TED J. KOONTZ, CEO		Equity Capital -	1,329,000
EMPIRE BANK	417 881-3100	2596	09/14/1955
P. O. BOX 3397		Loans -	129,435,000
SPRINGFIELD, MO 65808		Total Assets -	193,046,000
		Deposits -	173,462,000
		Total Liabilities -	179,940,000
MICHAEL WILLIAMSON, PRES.		Equity Capital -	13,106,000
STATE BANK OF SOUTHWEST MISSOURI	417 882-1400	2762	08/21/1985
3310 EAST SUNSHINE		Loans -	22,484,000
SPRINGFIELD, MO 65804		Total Assets -	28,095,000
		Deposits -	26,007,000
		Total Liabilities -	26,239,000
W. THOMAS FOWLER, JR., PRES.		Equity Capital -	1,856,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
UNITED MO BANK OF SPRINGFIELD	417 887-5855	2649	08/22/1967
P. O. BOX 3597		Loans -	21,470,000
SPRINGFIELD, MO 65808		Total Assets -	64,454,000
		Deposits -	58,409,000
		Total Liabilities -	60,136,000
JAMES E. STREET, CHM. & PRES.		Equity Capital -	4,318,000
MERCANTILE BANK OF SPRINGFIELD	417 868-4400	131	01/11/1913
P. O. BOX 1657		Loans -	160,979,000
SPRINGFIELD, MO 65805		Total Assets -	201,637,000
		Deposits -	185,601,000
		Total Liabilities -	187,115,000
DONALD M. RYAN, PRES.		Equity Capital -	14,522,000
FARMERS STATE BANK	816 783-2820	2376	03/25/1925
P. O. BOX 129		Loans -	8,092,000
STANBERRY, MO 64489		Total Assets -	34,731,000
		Deposits -	28,921,000
		Total Liabilities -	29,750,000
KARL FREDERICK, PRES.		Equity Capital -	4,981,000
STEEDMAN BANK	314 676-5711	2044	05/06/1915
STEEDMAN, MO 65077		Loans -	4,687,000
		Total Assets -	8,823,000
		Deposits -	7,652,000
		Total Liabilities -	7,796,000
GLEN L. HORSTMAN, CEO		Equity Capital -	1,027,000
BANK OF THE BOOTHEEL	314 695-4444	1268	06/16/1904
P. O. BOX K		Loans -	19,885,000
STEELE, MO 63877		Total Assets -	30,509,000
		Deposits -	28,007,000
		Total Liabilities -	28,500,000
JOSEPH C. STEWART, JR., CEO		Equity Capital -	2,009,000
PEOPLES BANK OF STEELVILLE	314 775-5901	2801	11/04/1988
P. O. BOX 980		Loans -	5,508,000
STEELVILLE, MO 65565		Total Assets -	7,488,000
		Deposits -	6,388,000
		Total Liabilities -	6,513,000
CHARLES E. DORMAN, PRES.		Equity Capital -	975,000
SAC RIVER VALLEY BANK	417 276-3115	1879	08/15/1912
P. O. BOX B		Loans -	36,216,000
STOCKTON, MO 65785		Total Assets -	65,402,000
		Deposits -	58,141,000
		Total Liabilities -	58,760,000
GARRY L. ROBINSON, PRES.		Equity Capital -	6,642,000
FARMER'S BANK OF STOVER	314 377-2225	1358	03/29/1905
P. O. BOX M		Loans -	12,195,000
STOVER, MO 65078		Total Assets -	23,953,000
		Deposits -	22,053,000
		Total Liabilities -	22,305,000
STEPHEN TAYLOR, PRES.		Equity Capital -	1,648,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE GREENE COUNTY BANK	417 736-2101	2620	06/09/1959
P. O. BOX 8		Loans -	9,642,000
STRAFFORD, MO 65757		Total Assets -	18,073,000
		Deposits -	15,824,000
		Total Liabilities -	16,838,000
BERNARD RULLMAN, JR., CHM & PRES		Equity Capital -	1,235,000
STURGEON STATE BANK	314 687-3323	2470	02/06/1931
P. O. BOX 288		Loans -	11,334,000
STURGEON, MO 65284		Total Assets -	18,746,000
		Deposits -	16,904,000
		Total Liabilities -	17,033,000
DALE FORREST, CEO		Equity Capital -	1,713,000
BANK OF SULLIVAN	314 468-3191	923	04/29/1895
P. O. BOX 489		Loans -	38,854,000
SULLIVAN, MO 63080		Total Assets -	96,063,000
		Deposits -	82,879,000
		Total Liabilities -	89,347,000
JOHN W. WALLER, CHM. & PRES.		Equity Capital -	6,716,000
MERAMEC STATE BANK	314 468-3121	2685	01/08/1975
P. O. BOX 340		Loans -	8,122,000
SULLIVAN, MO 63080		Total Assets -	12,345,000
		Deposits -	11,375,000
		Total Liabilities -	11,492,000
FREDERICK J. JONES, PRES.		Equity Capital -	853,000
SUMMERSVILLE STATE BANK	417 932-4224	1257	05/04/1904
P. O. BOX 8		Loans -	9,449,000
SUMMERSVILLE, MO 65571		Total Assets -	19,549,000
		Deposits -	17,712,000
		Total Liabilities -	17,971,000
DAVID L. BARNETT, PRES.		Equity Capital -	1,578,000
COMMUNITY BANK OF THE OZARKS	314 374-5245	2799	09/01/1988
P. O. BOX 43		Loans -	6,732,000
SUNRISE BEACH, MO 65079		Total Assets -	10,520,000
		Deposits -	9,486,000
		Total Liabilities -	9,749,000
ROBERT B. BENTON, PRES.		Equity Capital -	771,000
CHEMICAL BANK	816 335-6321	276	06/21/1884
P. O. BOX 255		Loans -	12,619,000
SWEET SPRINGS, MO 65351		Total Assets -	21,166,000
		Deposits -	19,294,000
		Total Liabilities -	19,496,000
PAUL LANGEWISCH, PRES.		Equity Capital -	1,670,000
THE FARMERS AND VALLEY BANK	816 736-4197	2489	04/19/1933
P. O. BOX 158		Loans -	2,313,000
TARKIO, MO 64491		Total Assets -	17,988,000
		Deposits -	14,755,000
		Total Liabilities -	15,041,000
MACK H. MILLER, CEO		Equity Capital -	2,947,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BANK OF THAYER	417 264-7217	1063	08/23/1900
P. O. BOX 35		Loans -	15,345,000
THAYER, MO 65791		Total Assets -	40,925,000
		Deposits -	35,906,000
		Total Liabilities -	36,409,000
DENNIS REDMON, PRES.		Equity Capital -	4,516,000
THE TIPTON LATHAM BANK	816 433-2004	1517	12/29/1906
P. O. BOX 58		Loans -	16,734,000
TIPTON, MO 65081		Total Assets -	22,179,000
		Deposits -	20,316,000
		Total Liabilities -	20,660,000
JACK ALLEE, CHM. & PRES.		Equity Capital -	1,519,000
AMERICAN BANK OF NORTH CENTRAL MISSOURI	816 359-2274	2051	10/21/1915
P. O. BOX 528		Loans -	31,954,000
TRENTON, MO 64683		Total Assets -	73,785,000
		Deposits -	66,097,000
		Total Liabilities -	67,473,000
R. SCOTT WESTON, PRES.		Equity Capital -	6,312,000
TRENTON TRUST COMPANY	816 359-2232	152	08/02/1915
P. O. BOX 488		Loans -	21,870,000
TRENTON, MO 64683		Total Assets -	60,177,000
		Deposits -	51,525,000
		Total Liabilities -	52,024,000
CURTIS LAFOLLETTE, PRES.		Equity Capital -	8,153,000
BOATMEN'S BANK OF TROY	314 528-8256	2538	08/14/1935
P. O. BOX 189		Loans -	31,087,000
TROY, MO 63379		Total Assets -	52,228,000
		Deposits -	45,426,000
		Total Liabilities -	48,434,000
DARRELL R. FERGUSON, PRES.		Equity Capital -	3,794,000
PEOPLES BANK AND TRUST COMPANY OF LINCOLN COUNTY	314 528-7001	2347	03/10/1924
P. O. BOX G		Loans -	52,048,000
TROY, MO 63379		Total Assets -	73,553,000
		Deposits -	67,376,000
		Total Liabilities -	68,070,000
DONALD E. THOMPSON, CHM.		Equity Capital -	5,483,000
AMERICAN BANK OF FRANKLIN COUNTY	314 583-5152	2790	10/30/1987
OAK AND SPRINGFIELD		Loans -	18,736,000
UNION, MO 63084		Total Assets -	31,200,000
		Deposits -	27,230,000
		Total Liabilities -	29,080,000
MICHAEL S. ELLIOTT, CHM. & PRES.		Equity Capital -	2,120,000
UNITED BANK OF UNION	~~314 583-2555~~	2505	03/22/1934
P. O. BOX 500		Loans -	64,328,000
UNION, MO 63084		Total Assets -	103,857,000
		Deposits -	91,892,000
		Total Liabilities -	93,318,000
R. A. ARAND, PRES.		Equity Capital -	10,539,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
FIRST SECURITY BANK	816 593-2291	688	04/28/1890
P. O. BOX 8		Loans -	4,820,000
UNION STAR, MO 64494		Total Assets -	11,796,000
		Deposits -	10,335,000
		Total Liabilities -	10,822,000
ROBERT A. WOLFE, PRES.		Equity Capital -	974,000
FARMERS BANK OF UNIONVILLE	816 947-2474	1056	06/13/1900
P. O. BOX 186		Loans -	46,010,000
UNIONVILLE, MO 63565		Total Assets -	66,538,000
		Deposits -	60,314,000
		Total Liabilities -	60,971,000
GARY L. TRIBBLE, PRES.		Equity Capital -	5,567,000
PUTNAM COUNTY STATE BANK	816 947-2477	2717	02/16/1979
P. O. BOX 285		Loans -	13,309,000
UNIONVILLE, MO 63565		Total Assets -	19,909,000
		Deposits -	18,114,000
		Total Liabilities -	18,239,000
JAMES K. SCOTT, PRES.		Equity Capital -	1,670,000
ROYAL BANKS OF MISSOURI	314 993-6040	2633	03/24/1964
8021 OLIVE		Loans -	56,025,000
UNIVERSITY CITY, MO 63130		Total Assets -	116,309,000
		Deposits -	102,330,000
		Total Liabilities -	105,584,000
MARTIN E. HARRINGTON, PRES.		Equity Capital -	10,725,000
THE BANK OF URBANA	417 993-4242	1501	10/22/1906
P. O. BOX 248		Loans -	15,581,000
URBANA, MO 65767		Total Assets -	42,074,000
		Deposits -	36,327,000
		Total Liabilities -	36,669,000
WILLIAM D. VAUGHAN, CHM. & PRES.		Equity Capital -	5,405,000
BANK OF URICH	816 638-4731	468	02/27/1888
P. O. BOX 47		Loans -	3,925,000
URICH, MO 64788		Total Assets -	6,090,000
		Deposits -	5,385,000
		Total Liabilities -	5,446,000
I. WESLEY CONDRON, CHM. & PRES.		Equity Capital -	644,000
MERAMEC VALLEY BANK	314 225-5211	2105	01/18/1918
35 MARSHALL ROAD		Loans -	19,473,000
VALLEY PARK, MO 63088		Total Assets -	29,863,000
		Deposits -	27,493,000
		Total Liabilities -	27,958,000
WILLIAM H. JONES, JR., PRES.		Equity Capital -	1,905,000
CARTER COUNTY STATE BANK	314 323-4246	2355	05/19/1924
P. O. BOX 129		Loans -	8,319,000
VAN BUREN, MO 63965		Total Assets -	15,230,000
		Deposits -	13,991,000
		Total Liabilities -	14,157,000
JEFF FEATHERSTON, CEO		Equity Capital -	1,073,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
BOATMEN'S BANK OF VANDALIA	314 594-6435	2498	01/25/1934
P. O. BOX 179		Loans -	23,347,000
VANDALIA, MO 63382		Total Assets -	37,612,000
		Deposits -	33,216,000
		Total Liabilities -	34,584,000
SHARON LANGLEY, PRES.		Equity Capital -	3,028,000
THE BANK OF VERSAILLES	314 378-4626	228	12/20/1882
P. O. BOX 29		Loans -	46,991,000
VERSAILLES, MO 65084		Total Assets -	82,766,000
		Deposits -	75,012,000
		Total Liabilities -	75,585,000
W. R. HUNTER, PRES.		Equity Capital -	7,181,000
AMERICAN BANK OF MORGAN COUNTY	314 378-5446	2629	06/11/1963
P. O. DRAWER L		Loans -	22,234,000
VERSAILLES, MO 65084		Total Assets -	39,151,000
		Deposits -	35,971,000
		Total Liabilities -	36,407,000
GREG D. HALL, PRES.		Equity Capital -	2,744,000
THE QUAD COUNTY STATE BANK	314 244-5453	2652	06/13/1969
P. O. BOX 547		Loans -	7,150,000
VIBURNUM, MO 65566		Total Assets -	15,077,000
		Deposits -	13,564,000
		Total Liabilities -	13,681,000
NORMAN R. FALLESEN, PRES.		Equity Capital -	1,396,000
THE MARIES COUNTY BANK	314 422-3323	1062	08/17/1900
P. O. BOX 203		Loans -	33,398,000
VIENNA, MO 65582		Total Assets -	51,839,000
		Deposits -	45,191,000
		Total Liabilities -	45,878,000
J. A. DUFFIN, CHM.		Equity Capital -	5,961,000
CITIZENS - JACKSON COUNTY BANK	816 747-7141	524	10/19/1888
615 NORTH MAGUIRE STREET		Loans -	109,428,000
WARRENSBURG, MO 64093		Total Assets -	159,318,000
		Deposits -	144,458,000
		Total Liabilities -	147,885,000
EDWARD A. MANGONE, PRES.		Equity Capital -	11,433,000
BANK OF WARRENSBURG	816 429-2101	2748	09/30/1983
P. O. BOX 477		Loans -	10,437,000
WARRENSBURG, MO 64093		Total Assets -	16,392,000
		Deposits -	15,042,000
		Total Liabilities -	15,213,000
STEPHEN L. ABNEY, PRES.		Equity Capital -	1,179,000
UNITED MO BANK OF WARRENSBURG	816 747-5101	2700	06/09/1978
P. O. BOX 27		Loans -	18,840,000
WARRENSBURG, MO 64093		Total Assets -	104,634,000
		Deposits -	94,951,000
		Total Liabilities -	96,159,000
DANNY R. SHIPPY, PRES.		Equity Capital -	8,475,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
COMMERCE-WARREN COUNTY BANK	314 456-3441	2503	03/05/1934
P. O. BOX 400		Loans -	26,244,000
WARRENTON, MO 63383		Total Assets -	44,380,000
		Deposits -	37,714,000
		Total Liabilities -	40,822,000
EDWARD W. BUSCHER, PRES.		Equity Capital -	3,558,000
UNITED MO BANK OF WARSAW	816 438-2856	2501	03/02/1934
P. O. BOX 188		Loans -	13,044,000
WARSAW, MO 65355		Total Assets -	58,920,000
		Deposits -	52,880,000
		Total Liabilities -	53,588,000
THOMAS A. HILL, CHM.		Equity Capital -	5,332,000
OSAGE VALLEY BANK	816 438-2847	776	06/24/1891
P. O. BOX 217		Loans -	12,677,000
WARSAW, MO 65355		Total Assets -	26,401,000
		Deposits -	24,020,000
		Total Liabilities -	24,211,000
LARRY L. BEACH, CHM. & PRES.		Equity Capital -	2,190,000
BANK OF WASHINGTON	314 239-7831	1153	10/29/1902
P. O. BOX 377		Loans -	124,529,000
WASHINGTON, MO 63090		Total Assets -	170,221,000
		Deposits -	143,931,000
		Total Liabilities -	147,818,000
L. B. ECKELKAMP, JR., CHM.		Equity Capital -	22,403,000
MERCANTILE BANK OF FRANKLIN COUNTY	314 239-7741	1677	10/19/1909
P. O. BOX 337		Loans -	82,554,000
WASHINGTON, MO 63090		Total Assets -	112,634,000
		Deposits -	99,607,000
		Total Liabilities -	104,423,000
CHARLES N. JOHNS, CHM. & PRES.		Equity Capital -	8,211,000
BANK OF WAVERLY	816 493-2223	2584	03/22/1951
P. O. BOX 173		Loans -	5,484,000
WAVERLY, MO 64096		Total Assets -	8,772,000
		Deposits -	7,924,000
		Total Liabilities -	8,063,000
RALPH D. STOREY, PRES.		Equity Capital -	709,000
BANK OF CROCKER	314 774-6000	1791	07/05/1911
P. O. BOX 6000		Loans -	25,916,000
WAYNESVILLE, MO 65583		Total Assets -	39,922,000
		Deposits -	36,093,000
		Total Liabilities -	36,404,000
D. L. SALVETER, CHM. & PRES.		Equity Capital -	3,518,000
WEBB CITY BANK	417 673-5514	732	11/11/1890
P. O. BOX 510		Loans -	13,553,000
WEBB CITY, MO 64870		Total Assets -	33,117,000
		Deposits -	29,924,000
		Total Liabilities -	30,250,000
GEORGE E. SPAETH, PRES.		Equity Capital -	2,867,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
THE BANK OF ST. CHARLES COUNTY	314 441-3600	2735	05/14/1982
P. O. BOX 5099		Loans -	16,864,000
ST. CHARLES, MO 63302		Total Assets -	24,571,000
		Deposits -	22,216,000
		Total Liabilities -	22,836,000
RICHARD J. TIEMEYER, PRES.		Equity Capital -	1,735,000
BANK OF WELLSVILLE	314 684-2928	2544	09/11/1936
P. O. BOX 74		Loans -	698,000
WELLSVILLE, MO 63384		Total Assets -	8,852,000
		Deposits -	7,686,000
		Total Liabilities -	7,754,000
DOUG NUCKOLLS, PRES.		Equity Capital -	1,098,000
BANK OF WESTON	816 386-5252	1010	03/26/1898
P. O. BOX 8		Loans -	19,116,000
WESTON, MO 64098		Total Assets -	29,144,000
		Deposits -	26,230,000
		Total Liabilities -	26,621,000
THEODORE S. WILSON, PRES.		Equity Capital -	2,523,000
MISSOURI SOUTHERN BANK	417 256-7183	2715	12/05/1978
P. O. BOX 528		Loans -	11,245,000
WEST PLAINS, MO 65775		Total Assets -	17,811,000
		Deposits -	16,126,000
		Total Liabilities -	16,303,000
PAUL A. CHILDERS, PRES.		Equity Capital -	1,508,000
WEST PLAINS BANK	417 256-2147	2542	05/20/1936
P. O. BOX 378		Loans -	37,732,000
WEST PLAINS, MO 65775		Total Assets -	85,406,000
		Deposits -	75,003,000
		Total Liabilities -	78,185,000
DAVID GOHN, PRES.		Equity Capital -	7,221,000
MERCANTILE BANK OF WILLOW SPRINGS	417 469-3144	1436	01/27/1906
P. O. BOX 38		Loans -	26,884,000
WILLOW SPRINGS, MO 65793		Total Assets -	39,499,000
		Deposits -	36,489,000
		Total Liabilities -	36,874,000
K. A. LASLEY, CHM. & PRES.		Equity Capital -	2,625,000
FIRST COMMUNITY BANK	816 647-3144	1337	02/11/1905
P. O. BOX 44		Loans -	8,947,000
WINDSOR, MO 65360		Total Assets -	14,352,000
		Deposits -	13,225,000
		Total Liabilities -	13,341,000
RICK L. COALE, CEO		Equity Capital -	1,011,000
WINFIELD BANKING COMPANY	314 668-8118	1212	09/08/1903
P. O. BOX 117		Loans -	17,782,000
WINFIELD, MO 63389		Total Assets -	24,269,000
		Deposits -	21,515,000
		Total Liabilities -	21,907,000
DAVID W. THOMPSON, PRES.		Equity Capital -	2,362,000

BANK MAILING ADDRESS & CEO	PHONE	CHARTER NUMBER	CHARTER DATE
WINONA SAVINGS BANK	314 325-4231	1245	03/01/1904
P. O. BOX 305		Loans -	7,857,000
WINONA, MO 65588		Total Assets -	16,117,000
		Deposits -	13,348,000
		Total Liabilities -	13,489,000
SAMUEL O. LEDGERWOOD, CEO		Equity Capital -	2,628,000
FARMERS AND MERCHANTS BANK	314 745-3339	1750	12/06/1910
P. O. BOX 428		Loans -	10,916,000
WRIGHT CITY, MO 63390		Total Assets -	23,821,000
		Deposits -	21,373,000
		Total Liabilities -	21,649,000
CORWIN S. RUGE, JR., CEO		Equity Capital -	2,172,000

CONSUMER CREDIT REGISTRANTS IN MISSOURI
ON JUNE 30, 1990

A & J SERVICE INC.
8801 E. 63RD STREET SUITE 108
RAYTOWN, MO 64133

A & J SERVICE INC.
312 N 11TH STREET
ST LOUIS, MO 63101

A-1 PREMIUM ACCEPTANCE, INC.
7912 WORNALL ROAD
KANSAS CITY, MO 64114

ABC VARIETY, INC. D/B/A PAYDAY LOANS
7718 TROOST AVENUE
KANSAS CITY, MO 64136

AMERICAN CHECK CASHING COMPANY
2138 1ST CAPITOL DRIVE
ST CHARLES, MO 63302

AMERICAN CHECK CASHING COMPANY
62 FENTON PLAZA
FENTON , MO 63026

AMERICAN CHECK CASHING COMPANY
7020 W. FLORISSANT
JENNINGS, MO 63136

AMERICAN CHECK CASHING COMPANY
7403 MANCHESTER
MAPLEWOOD, MO 63143

AMERICAN CHECK CASHING COMPANY
9905 ST. CHARLES ROCK ROAD
ST. ANN, MO 63074

AMERICAN CHECK CASHING COMPANY
3304 BROWN ROAD
ST. JOHN, MO 63114

AMERICAN CHECK CASHING COMPANY
3200-3204 S GRAND
ST LOUIS, MO 63107

AMERICAN CHECK CASHING COMPANY
2732 CHEROKEE
ST LOUIS MO 63107

AMERICAN FAMILY FINANCIAL SERVICES INC.
6301 JAMES A. REED ROAD
KANSAS CITY, MO 64133

AMERICAN FAMILY FINANCIAL SERVICES, INC.
11789 BORMAN DRIVE
ST. LOUIS, MO 63141

AMERICAN GENERAL FINANCE INC
BOOTHEEL SHOPPING CNTR. HWY 25 & 84
KENNETT, MO 63857

AMERICAN GENERAL FINANCE INC.
1149 EAST GANNON DRIVE
FESTUS, MO 63019

AMERICAN GENERAL FINANCE INC.
14702 MANCHESTER ROAD
BALLWIN , MO 63011

AMERICAN GENERAL FINANCE, INC.
1700 MISSOURI BOULEVARD
JEFFERSON CITY, MO 65101

AMERICAN GENERAL FINANCE, INC.
406 E. BANNISTER ROAD, SUITE A
KANSAS CITY, MO 64114

AMERICAN GENERAL FINANCE, INC.
3899 SOUTH SERVICE ROAD, SUITE G
ST. CHARLES, MO 63303

AMERICAN GENERAL FINANCE, INC.
1938-C S. GLENSTONE
SPRINGFIELD, MO 65804

AMERICAN GENERAL FINANCE, INC.
11726 MANCHESTER ROAD
DES PERES, MO 63131

AMERICAN GENERAL FINANCE, INC.
28 WESTERN PLAZA SHOPPING CENTER
FENTON, MO 63026

AMERICAN GENERAL FINANCE, INC.
510 N. HIGHWAY 67
FLORISSANT, MO 63031

AMERICAN GENERAL FINANCE, INC.
6220 RAYTOWN TRAFFICWAY
RAYTOWN, MO 64133

AMERICAN GENERAL FINANCE, INC.
3322 S. CAMPBELL, SUITE HH
SPRINGFIELD, MO 65804

AMERICAN GENERAL FINANCE, INC.
10479 ST. CHARLES ROCK ROAD
ST. ANN, MO 63074

AMERICAN GENERAL FINANCE, INC.
2428 94 S. OUTER ROAD
ST. CHARLES, MO 63301

AMERICAN GENERAL FINANCE, INC.
2311 N. BELT HIGHWAY
ST. JOSEPH, MO 64508

AMERICAN GENERAL FINANCE, INC.
4600 CHIPPEWA
ST. LOUIS, MO 63118

AMERICAN GENERAL FINANCE, INC.
4127 UNION ROAD
ST. LOUIS, MO 63118

AMERICAN GENERAL FINANCE, INC.
1508 S. NOLAND ROAD, SUITE A
INDEPENDENCE, MO 64055

AMERICAN GENERAL FINANCE, INC.
13210 NEW HALLS FERRY ROAD
FLORISSANT, MO 63033

AMERICAN GENERAL FINANCE, INC.
1700 SOUTH CAMPBELL
SPRINGFIELD, MO 65807

AMERICAN GENERAL FINANCE, INC.
1149 EAST GANNON DRIVE
FESTUS, MO 63019

ARCH FINANCE, LTD.
3181 GRAVOIS AVE.
ST. LOUIS, MO 63118

ASSOCIATES FINANCIAL SERVICE CORP. OF MO., INC.
1041 CAVE SPRINGS BLVD.
ST. CHARLES, MO 63301

ASSOCIATES FINANCIAL SERVICE CORP. OF MO., INC.
4821 NOLAND RD.
KANSAS CITY, MO 64136

ASSOCIATES FINANCIAL SERVICES CORP. OF MO., INC.
10275 WATSON RD.
SUNSET HILLS, MO 63127

AVCO FINANCIAL SERVICES OF ROLLA, INC.
24 BUSINESS LOOP 70 EAST
COLUMBIA, MO 65201

AVCO FINANCIAL SERVICES OF ROLLA, INC.
212 NORTH HOLDEN
WARRENSBURG, MO 64093

AVCO FINANCIAL SERVICES OF ROLLA, INC.
12782 MANCHESTER ROAD
DES PERES, MO 63131

AVCO FINANCIAL SERVICES OF ROLLA, INC.
12500 E. 40 HWY. STE. M
INDEPENDENCE, MO 64055

AVCO FINANCIAL SERVICES OF ROLLA, INC.
711 MADISON STREET
JEFFERSON CITY, MO 65101

AVCO FINANCIAL SERVICES OF ROLLA, INC.
221 FIRST STREET
KENNETT, MO 63857

AVCO FINANCIAL SERVICES OF ROLLA, INC.
114 S. JEFFERSON STREET
MEXICO, MO 65265

AVCO FINANCIAL SERVICES OF ROLLA, INC.
914 N. WESTWOOD BOULEVARD
POPLAR BLUFF, MO 63901

AVCO FINANCIAL SERVICES OF ROLLA, INC.
1008 SOUTH BISHOP
ROLLA, MO 65401

AVCO FINANCIAL SERVICES OF ROLLA, INC.
3624 MITCHELL AVENUE
ST. JOSEPH, MO 64507

AVCO FINANCIAL SERVICES OF ROLLA, INC.
8438 N. LINDBERGH
FLORISSANT, MO 63031

AVCO FINANCIAL SERVICES OF ROLLA, INC.
211 FIRST STREET
KENNETT, MO 63857

BANK IV FINANCIAL SERVICES, INC.
11025 METCALF AVE.
OVERLAND PARK, KS 66210

BANK IV FINANCIAL SERVICES, INC.
15293 MANCHESTER ROAD
BALLWIN, MO 63011

BENEFICIAL MISSOURI, INC.
2401 BERNADETTE DR., STE. 109
COLUMBIA, MO 65203

BENEFICIAL MISSOURI, INC.
15535 MANCHESTER ROAD
ELLISVILLE, MO 63011

BENEFICIAL MISSOURI, INC.
2564 N. HIGHWAY 67
FLORISSANT, MO 63033

BENEFICIAL MISSOURI, INC.
12121 BLUE RIDGE BLVD., STE X
GRANDVIEW, MO 64030

BENEFICIAL MISSOURI, INC.
7533 N. LINDBERGH AVENUE
HAZELWOOD, MO 63042

BENEFICIAL MISSOURI, INC.
4520 S. NOLAND RD.
INDEPENDENCE, MO 64055

BENEFICIAL MISSOURI, INC.
2219 C. MISSOURI BOULEVARD
JEFFERSON CITY, MO 65101

BENEFICIAL MISSOURI, INC.
2914 E. 32ND ST., BLDG. A, STE. 106 & 107
JOPLIN, MO 64801

BENEFICIAL MISSOURI, INC.
737 JEFFERSON
LEBANON, MO 65536

BENEFICIAL MISSOURI, INC.
874 HWY. 291 & WITHERS RD.
LIBERTY, MO 64068

BENEFICIAL MISSOURI, INC.
1530 S. GLENSTONE AVENUE
SPRINGFIELD, MO 65804

BENEFICIAL MISSOURI, INC.
10949 ST. CHARLES ROCK ROAD
BRIDGETON, MO 63074

BENEFICIAL MISSOURI, INC.
1057 REGENCY PKWY.
ST. CHARLES, MO 63303

BENEFICIAL MISSOURI, INC.
3845 FREDERICK AVENUE
ST. JOSEPH, MO 64506

BENEFICIAL MISSOURI, INC.
5450 SOUTH FIELD CENTER
ST. LOUIS, MO 63123

BENEFICIAL MISSOURI, INC.
10015 WATSON ROAD
ST. LOUIS, MO 63126

BENEFICIAL MISSOURI, INC.
ROUTE 2, FORT WOOD SPUR
WAYNESVILLE, MO 65583

BENEFICIAL MISSOURI, INC.
286 MID RIVERS DR.
ST. PETERS, MO 63376

BENEFICIAL MISSOURI, INC.
6269 NO. OAK TRAFFICWAY
GLADSTONE, MO 64118

BLANE INVESTMENTS
11415 HICKMAN MILLS DR.
KANSAS CITY, MO 64134

BRA-DEN SERVICES
12401 EAST 43RD, SUITE 155
INDEPENDENCE, MO. 64055

CAPE ACCEPTANCE CORPORATION
2357 RUST AVENUE
CAPE GIRARDEAU, MO 63701

CAREER CREDIT ASSISTANCE CORP.
5310 ST. JOSEPH AVE.
ST. JOSEPH, MO 64505

CASH CONNECTION
19 E. WALNUT, STE. C, ROOM 2
COLUMBIA, MO 65201

CENTURY FINANCE COMPANY OF MISSOURI
12346 NATURAL BRIDGE
BRIDGETON, MO 63044

CHECKMATE, INC.
7912 WORNALL
KANSAS CITY, MO 64114

CHRYSLER FIRST FINANCIAL SERVICES CORPORATION
969 EXECUTIVE PKWY
ST. LOUIS, MO 63141

CHRYSLER FIRST FINANCIAL SERVICES CORPORATION
11100 ASH, THREE FOUNTAIN PLAZA,
STE. 104
LEAWOOD, KS 66206

CIMARRON FINANCE COMPANY, INC.
101 N. MAIN
CIMARRON, KS 67835

CITIZENS DISCOUNT & INVESTMENT CORPORATION
714 BROADWAY
HANNIBAL, MO 63401

COMMERCIAL CREDIT PLAN, INC.
3600 I-70 DRIVE SOUTHEAST
COLUMBIA, MO 65201

COMMERCIAL CREDIT PLAN, INC.
9226 WATSON ROAD
CRESTWOOD, MO 63126

COMMERCIAL CREDIT PLAN, INC.
1221 A. WEST 103RD STREET, P. O. BOX 8680
KANSAS CITY, MO 64114

COMMERCIAL CREDIT PLAN, INC.
3310 S. CAMPBELL
SPRINGFIELD, MO 65807

COMMERCIAL CREDIT PLAN, INC.
3308 N. HWY. 67
FLORISSANT, MO 63033

COMMERCIAL CREDIT PLAN, INC.
BOGEY HILLS PLAZA, 1989 ZUMBEHL ROAD
ST. CHARLES, MO 63301

CREDIT RESOURCES, INC.
2385 HAMPTON AVE.
ST. LOUIS, MO 63139

D&S LOAN, INC.
1003 GRAND
KANSAS CITY, MO 64106

DAVIS FINANCIAL SERVICES
121 W. 63RD, STE. 204
KANSAS CITY, MO 64113

FARMINGTON INVESTMENT CORPORATION
322 E. KARSCH BOULEVARD
FARMINGTON, MO 63640

FIDELITY FINANCIAL SERVICES, INC.
1822 S. NOLAND ROAD
INDEPENDENCE, MO 64055

FIDELITY FINANCIAL SERVICES, INC.
8508 MANCHESTER ROAD
BRENTWOOD, MO 63144

FIDELITY FINANCIAL SERVICES, INC.
3158 PERSHALL, STE. 134
FERGUSON, MO 63136

FINANCIAL CREDIT ACCEPTANCE COMPANY
818 OLIVE, ROOM 1173
ST. LOUIS, MO 63101

FINANCIAL CREDIT CORPORATION
1710 WALNUT, SUITE 200
KANSAS CITY, MO 64108

FIRST CITIZEN BANC & CREDIT LTD., INC.
5508 DR. MARTIN LUTHER KING DRIVE
ST. LOUIS, MO 63112

FIRST CITY FINANCIAL CORP.
4050 GRAVOIS
ST. LOUIS, MO 63116

FIRST CITY FINANCIAL CORP.
9601 ST. CHARLES ROCK ROAD
ST. LOUIS, MO 63114

FIRST CITY FINANCIAL CORP.
320 S. FLORISSANT RD.
FERGUSON, MO 63135

FIRST CITY FINANCIAL CORP.
9201 ST. CHARLES ROCK RD.
ST. LOUIS, MO 63114

FLAT RIVER INVESTMENT COMPANY
701 ST. JOE DRIVE
FLAT RIVER, MO 63601

FLEET FINANCE, INC
9666 OLIVE BLVD., SUITE 150
ST. LOUIS, MO 63132

FORD CONSUMER FINANCE CO.
11311 CORNELL PARK DR., STE. 400
CINCINNATI, OH 45242

FORD MOTOR CREDIT COMPANY
13517 LAKE FRONT DRIVE
EARTH CITY, MO 63045

FORD MOTOR CREDIT COMPANY
8330 WARD PKWY, STE. 140
KANSAS CITY, MO 64114

G.A.Y. FINANCE COMPANY
9 COFFMAN STREET
FLAT RIVER, MO 63601

GATEWAY LOAN CO., INC.
4101 JUANITA
ST. LOUIS, MO 63116

GIBRALTAR HEALTH CARE FINANCIAL
15869 CEDARMILL DRIVE
CHESTERFIELD, MO 63017

GREEN TREE ACCEPTANCE, INC.
502 EARTH CITY EXPRESSWAY, SUITE 207
EARTH CITY, MO 63045

HANNIBAL FINANCE COMPANY
307 BROADWAY
HANNIBAL, MO 63401

HOUSEHOLD FINANCE CORPORATION III
3847 MCKELVEY ROAD
BRIDGETON, MO 63044

HOUSEHOLD FINANCE CORPORATION III
2505 BERNADETTE DR.
COLUMBIA, MO 65202

HOUSEHOLD FINANCE CORPORATION III
15444 MANCHESTER ROAD
ELLISVILLE, MO 63011

HOUSEHOLD FINANCE CORPORATION III
314 W. MAIN STREET
FESTUS, MO 63028

HOUSEHOLD FINANCE CORPORATION III
NO. 11 PADDOCK HILLS SHOPPING CENTER
FLORISSANT, MO 63033

HOUSEHOLD FINANCE CORPORATION III
12022 SOUTH 71 HIGHWAY
GRANDVIEW, MO 64030

HOUSEHOLD FINANCE CORPORATION III
4201 SOUTH NOLAND ROAD
INDEPENDENCE, MO 64055

HOUSEHOLD FINANCE CORPORATION III
5510 ANTIOCH ROAD, CROSSROADS CENTER
KANSAS CITY, MO 64199

HOUSEHOLD FINANCE CORPORATION III
116 N. KIRKWOOD ROAD
KIRKWOOD, MO 63122

HOUSEHOLD FINANCE CORPORATION III
2905-A W. BROADWAY
SEDALIA, MO 65301

HOUSEHOLD FINANCE CORPORATION III
2700 S. GLENSTONE,
BRENTWOOD SHPG. CNTR.
SPRINGFIELD, MO 65804

HOUSEHOLD FINANCE CORPORATION III
1405 SOUTH BELT HIGHWAY
ST. JOSEPH, MO 64507

HOUSEHOLD FINANCE CORPORATION III
6929 SOUTH LINDBERGH BLVD., SUITE E
ST. LOUIS, MO 63125

HOUSEHOLD FINANCE CORPORATION III
7285 WATSON ROAD
SHREWSBURY, MO 63119

HOUSEHOLD FINANCE CORPORATION III
3533 DUNN RD. BAY #244
FLORISSANT, MO 63033

HOUSEHOLD FINANCE CORPORATION III
104 JUNGERMAN RD.,
JUNGERMAN BLDG. STE. E
ST. PETERS, MO 63376

HOUSEHOLD FINANCE CORPORATION III
MAIN GATE SHOPPING CENTER,
FT. WOOD SPUR
WAYNESVILLE, MO 65583

KANSAS CITY MANAGEMENT, INC.
D/B/A DELTA FINANCE
109 E. 10TH STREET
KANSAS CITY, MO 64106

KENNETT FINANCE, INC.
712 FIRST STREET
KENNETT, MO 63851

KENTUCKY FINANCE CO., INC., MO
1430 N. KINGSHIGHWAY
CAPE GIRARDEAU, MO 63701

KENTUCKY FINANCE CO., INC., MO
TOWN & COUNTRY SHOPPING CENTER
DEXTER, MO 63841

KENTUCKY FINANCE CO., INC., MO
8 WEST 5TH STREET
FULTON, MO 65251

KENTUCKY FINANCE CO., INC., MO
BOOTHEEL PLAZA SHOPPING CENTER
KENNETT, MO 63857

KENTUCKY FINANCE CO., INC., MO
3408 GEORGIA ST.
LOUISIANA, MO 63353

KENTUCKY FINANCE CO., INC., MO
73 S. LAFAYETTE
MARSHALL, MO 65340

KENTUCKY FINANCE CO., INC., MO
630 W. JACKSON STREET
MEXICO, MO 65265

KENTUCKY FINANCE CO., INC., MO
503 W. REED STREET
MOBERLY, MO 65270

KENTUCKY FINANCE CO., INC., MO
1043-A KINGSHIGHWAY
ROLLA, MO 65401

KENTUCKY FINANCE CO., INC., MO
1900 N. PROVIDENCE ROAD, SUITE 203
COLUMBIA, MO 65205

KENTUCKY FINANCE CO., INC., MO
102 EAST WASHINGTON ST.
KIRKSVILLE, MO 63501

KENTUCKY FINANCE CO., INC., MO
601 BUS. LOOP 70 WEST, STE. 209
COLUMBIA, MO 65201

KING SERVICE
813 OLIVE STREET, ROOM 1174
ST. LOUIS, MO 63101

KIRKSVILLE COLLEGE OF OSTEOPATHIC MEDICINE
800 WEST JEFFERSON
KIRKSVILLE, MO 63501

LAREDO CORP. D/B/A MONEY EXPRESS
3712 BROADWAY
KANSAS CITY, MO. 64111

LES MASON INSURANCE & LOANS, INC.
208 FIFTH STREET
MONETT, MO 65708

LOU BUDKE'S ARROW FINANCE COMPANY, INC.
3528 HAMPTON
ST. LOUIS, MO 63139

M.M.B. COMPANY
702 PEARL
JOPLIN, MO 64801

MIDSTATES ACCEPTANCE, INC.
7912 WORNALL RD.
KANSAS CITY, MO 64114

MIDTOWN ADJUSTMENT, INC.
7912 WORNALL ROAD
KANSAS CITY, MO 64114

MIDWEST ACCEPTANCE CORPORATION
5900 HAMPTON AVENUE
ST. LOUIS, MO 63109

MIDWEST LOANS, INC.
2800 ST. MARY'S AVE.
HANNIBAL, MO 63401

MODERN FINANCE COMPANY
10432 PAGE AVENUE
ST. LOUIS, MO 63132

MORE MONEY
308 SUNRISE DR.
RAYMORE, MO 64083

NORWEST FINANCIAL MISSOURI INC
1701C W SUNSHINE
SPRINGFIELD, MO 65807

NORWEST FINANCIAL MISSOURI, INC.
221 ARNOLD CROSSROADS
ARNOLD, MO 63010

NORWEST FINANCIAL MISSOURI, INC.
10019 WATSON ROAD
CRESTWOOD, MO 63126

NORWEST FINANCIAL MISSOURI, INC.
12341 OLIVE STREET, SPACE C
CREVE COEUR, MO 63141

NORWEST FINANCIAL MISSOURI, INC.
11780 MANCHESTER, STE 107
DES PERES, MO 63131

NORWEST FINANCIAL MISSOURI, INC.
15624 MANCHESTER, STE. 102
ELLISVILLE, MO 63011

NORWEST FINANCIAL MISSOURI, INC.
103 FLORISSANT OAKS SHOPPING CENTER
FLORISSANT, MO 63031

NORWEST FINANCIAL MISSOURI, INC.
14100 E. 42ND. ST., SUITE B
INDEPENDENCE, MO 64055

NORWEST FINANCIAL MISSOURI, INC.
NORTHPARK MALL, SUITE B2-17
JOPLIN, MO 64801

NORWEST FINANCIAL MISSOURI, INC.
506 N. W. ENGLEWOOD
KANSAS CITY, MO 64118

NORWEST FINANCIAL MISSOURI, INC.
1828 SWIFT AVENUE, SUITE 104
N. KANSAS CITY, MO 64116

NORWEST FINANCIAL MISSOURI, INC.
104 OLD HWY. 40, STORE 9
O'FALLON, MO 63366

NORWEST FINANCIAL MISSOURI, INC.
1449 N. WESTWOOD BLVD.
POPLAR BLUFF, MO 63901

NORWEST FINANCIAL MISSOURI, INC.
8913 E HIGHWAY 350
RAYTOWN, MO 64133

NORWEST FINANCIAL MISSOURI, INC.
1059 E. MALONE
SIKESTON, MO 63801

NORWEST FINANCIAL MISSOURI, INC.
2724 S. GLENSTONE
SPRINGFIELD, MO 65804

NORWEST FINANCIAL MISSOURI, INC.
1358 S. FIFTH STREET
ST. CHARLES, MO 63301

NORWEST FINANCIAL MISSOURI, INC.
3702 FREDERICK BLVD., SUITE 118
ST. JOSEPH, MO 64506

NORWEST FINANCIAL MISSOURI, INC.
2574 LEMAY FERRY ROAD
MEHLVILLE, MO 63125

NORWEST FINANCIAL MISSOURI, INC.
1701-C W. SUNSHINE
SPRINGFIELD, MO 65807

NORWEST FINANCIAL MISSOURI, INC.
2504 WILLIAMS
CAPE GIRARDEAU, MO 63701

OZARK LOAN COMPANY INC.
P. O. BOX 218
GAINESVILLE, MO 65655

POCKET MONEY
19 E. WALNUT, STE. C ROOM 2
COLUMBIA, MO 65201

PREMCO, INC.
#1 INSURANCE CENTER PLAZA DRIVE
ST. LOUIS, MO 63141

REGAL INVESTMENTS
11410 HICKMAN MILLS DR.
KANSAS CITY, MO 64134

RESOURCE ONE MORTGAGE CORP.
1301 FRANKLIN AVE.
GARDEN CITY, NY 11530

RESOURCE ONE, INC.
1301 FRANKLIN AVE.
GARDEN CITY, NY 11530

ROCKET FINANCE CORP.
3400 S. KINGSHIGHWAY
ST. LOUIS, MO 63139

ROYAL FINANCE OF AMERICA
16141 N. OUTER FORTY DR., STE 310
CHESTERFIELD, MO 63017

SANDERS LOAN COMPANY
4112 PENNSYLVANIA, SUITE 200
KANSAS CITY, MO. 64111

SEARS CONSUMER FINANCIAL CORP.
10220 N. EXECUTIVE HILLS, #402
KANSAS CITY, MO 64153

SEARS CONSUMER FINANCIAL CORP.
671 JEFFCO BLVD.
ARNOLD, MO 63010

SEARS CONSUMER FINANCIAL CORP.
15334 MANCHESTER ROAD
BALLWIN, MO 63011

SEARS CONSUMER FINANCIAL CORP.
710 MAIN STREET
BLUE SPRINGS, MO 64015

SEARS CONSUMER FINANCIAL CORP.
2102 WILLIAM STREET
CAPE GIRARDEAU, MO 63701

SEARS CONSUMER FINANCIAL CORP.
2119 BROADWAY
CAPE GIRARDEAU, MO 63701

SEARS CONSUMER FINANCIAL CORP.
21 N. BEMISTON
CLAYTON, MO 63105

SEARS CONSUMER FINANCIAL CORP.
11500 OLIVE STREET
CREVE COEUR, MO 63141

SEARS CONSUMER FINANCIAL CORP.
13100 MANCHESTER
DES PERES, MO 63131

SEARS CONSUMER FINANCIAL CORP.
300 OZARK TRAIL DRIVE, SUITE 203
ELLISVILLE, MO 63011

SEARS CONSUMER FINANCIAL CORP.
409 CHEZ PAREE
HAZELWOOD, MO 63042

SEARS CONSUMER FINANCIAL CORP.
6651 N. OAK, SUITE 2
GLADSTONE, MO 64118

SEARS CONSUMER FINANCIAL CORP.
25200 TIMBER LAKE
GREENWOOD, MO 64034

SEARS CONSUMER FINANCIAL CORP.
18777 E. 39TH STREET
INDEPENDENCE, MO 64057

SEARS CONSUMER FINANCIAL CORP.
3600 COUNTRY CLUB DRIVE
JEFFERSON CITY, MO 65101

SEARS CONSUMER FINANCIAL CORP.
802 HIGH STREET
JOPLIN, MO 64801

SEARS CONSUMER FINANCIAL CORP.
1909 E. 20TH STREET
JOPLIN, MO 64801

SEARS CONSUMER FINANCIAL CORP.
5415 NE ANTIOCH ROAD
KANSAS CITY, MO 64119

SEARS CONSUMER FINANCIAL CORP.
7635 A TROOST
KANSAS CITY, MO 64131

SEARS CONSUMER FINANCIAL CORP.
9806 E. 77TH
RAYTOWN, MO 64138

SEARS CONSUMER FINANCIAL CORP.
8800 E. 63RD
RAYTOWN, MO 64133

SEARS CONSUMER FINANCIAL CORP.
7302 RAYTOWN ROAD
RAYTOWN, MO 64133

SEARS CONSUMER FINANCIAL CORP.
2825 S. GLENSTONE, BATTLEFIELD MALL
SPRINGFIELD, MO 65804

SEARS CONSUMER FINANCIAL CORP.
700 NORTHWEST PLAZA
ST. ANN, MO 63074

SEARS CONSUMER FINANCIAL CORP.
2726 CUMBERLAND LANDING
ST. CHARLES, MO 63301

SEARS CONSUMER FINANCIAL CORP.
1529 OLD HIGHWAY 94 S., SUITE 1
ST. CHARLES, MO 63301

SEARS CONSUMER FINANCIAL CORP.
2921 N. BELT HIGHWAY, SUITE M-6
ST. JOSEPH, MO 64506

SEARS CONSUMER FINANCIAL CORP.
3702 FREDERICK
ST. JOSEPH, MO 64501

SEARS CONSUMER FINANCIAL CORP.
5714 S. LINDBERGH STREET
ST. LOUIS, MO 63123

SEARS CONSUMER FINANCIAL CORP.
4210 OLIVE STREET
ST. LOUIS, MO 63108

SEARS CONSUMER FINANCIAL CORP.
100 JAMESTOWN MALL
ST. LOUIS, MO 63034

SEARS CONSUMER FINANCIAL CORP.
15 CRESTWOOD PLAZA
ST. LOUIS, MO 63126

SEARS CONSUMER FINANCIAL CORP.
13088A TESSON FERRY ROAD
ST. LOUIS, MO 63128

SEARS CONSUMER FINANCIAL CORP.
4135 MEXICO ROAD
ST. PETERS, MO 63301

SEARS CONSUMER FINANCIAL CORP.
8615 MANCHESTER
BRENTWOOD, MO 63144

SEARS CONSUMER FINANCIAL CORP.
9191 W. FLORISSANT AVE., STE. 205
FERGUSON, MO 63136

SEARS CONSUMER FINANCIAL CORP.
1407 EDGEWATER POINT
LAKE ST. LOUIS, MO 63367

SEARS CONSUMER FINANCIAL CORP.
304 W. ERIE
SPRINGFIELD, MO 65807

SEARS CONSUMER FINANCIAL CORP.
33 BROADWAY, STE. 130
COLUMBIA, MO 65203

SEARS CONSUMER FINANCIAL CORP.
13010 WHITE, STE. F
GRANDVIEW, MO 64030

SEARS CONSUMER FINANCIAL CORP.
1213 TRUMAN BLVD.
CRYSTAL CITY, MO 63019

SEARS CONSUMER FINANCIAL CORP.
5701 B N. W. 64TH TERRACE
KANSAS CITY, MO 64151

SEARS CONSUMER FINANCIAL CORP.
1 MID RIVERS MALL, STE 258
ST. PETERS, MO. 63376

SEARS CONSUMER FINANCIAL CORP.
16079 MANCHESTER
ELLISVILLE, MO 63143

SEARS CONSUMER FINANCIAL CORP.
5904 HAMPTON AVE.
ST. LOUIS, MO 63109

SEARS CONSUMER FINANCIAL CORP.
4321 NE VIVION RD., STE. 105
N. KANSAS CITY, MO 64119

SEARS CONSUMER FINANCIAL CORP.
12131 DORSETT RD., STE. 125
MARYLAND HGHTS, MO 63043

SEARS CONSUMER FINANCIAL CORP.
4121 UNION
ST. LOUIS, MO 63115

SEARS CONSUMER FINANCIAL CORP.
4586 TELEGRAPH RD.
ST. LOUIS, MO 63129

SEARS CONSUMER FINANCIAL CORP.
5226 BLUE RIDGE BLVD.
KANSAS CITY, MO 64133

SEARS CONSUMER FINANCIAL CORP.
1907 WILLIAMS
JEFFERSON CITY, MO 65101

SEARS CONSUMER FINANCIAL CORP.
208 E. 3RD ST.
LEE'S SUMMIT, MO 64063

SEARS CONSUMER FINANCIAL CORP.
3550 MCKELVEY RD., STE. 100
BRIDGETON, MO 63044

SEARS CONSUMER FINANCIAL CORP.
404 E. BANNISTER, SUITE F
KANSAS CITY, MO 64131

SEARS CONSUMER FINANCIAL CORP.
2406 S. OUTER RD. 94 , STE. A
ST. CHARLES, MO 63303

SEARS CONSUMER FINANCIAL CORP.
1170 E. 152 HWY
LIBERTY, MO 64068

SEARS CONSUMER FINANCIAL CORP.
1630 S LINDBERGH BLVD.
ST. LOUIS, MO 63141

SEARS CONSUMER FINANCIAL CORP.
342 ZUMWALT SQUARE
O'FALLON, MO 63366

SEARS CONSUMER FINANCIAL CORP.
1222 LINN STREET
SIKESTON, MO 63801

SEARS CONSUMER FINANCIAL CORP.
1 MID RIVERS MALL, STE. 258
ST. PETERS, MO 63376

SEARS CONSUMER FINANCIAL CORP.
16079 MANCHESTER
ELLISVILLE, MO 63143

SEARS CONSUMER FINANCIAL CORP.
11105 N. OAK TRAFFICWAY
N. KANSAS CITY, MO 64155

SEARS CONSUMER FINANCIAL CORP.
13076 NEW HALLS FERRY ROAD
FLORISSANT, MO 63033

SEARS CONSUMER FINANCIAL CORP.
1350 S. GLENSTONE, SUITE 2
SPRINGFIELD, MO 65804

SEARS CONSUMER FINANCIAL CORP.
1832 N. PORTER WAGNER BLVD.
WEST PLAINS, MO 65775

SEARS CONSUMER FINANCIAL CORP.
CHESTERFIELD MALL
CHESTERFIELD, MO 63017

SEARS CONSUMER FINANCIAL CORP.
1950 P SOUTH GLENSTONE
SPRINGFIELD, MO 65804

SEARS CONSUMER FINANCIAL CORP.
509 NIFONG, STE. 16
COLUMBIA, MO 65201

SEARS CONSUMER FINANCIAL CORP.
699 ST. FRANCOIS STREET
FLORISSANT, MO 63031

SEARS CONSUMER FINANCIAL CORP.
713 N. WOODS CHAPEL ROAD
BLUE SPRINGS, MO 64015

SEARS CONSUMER FINANCIAL CORP.
1177 S. DUCHESNE
ST. CHARLES, MO 63301

SEARS CONSUMER FINANCIAL CORP.
4556 PARKTOWNE DRIVE #1
ST. CHARLES, MO 63303

SEARS CONSUMER FINANCIAL CORP.
100 N. EUCLID, #301
ST. LOUIS, MO. 63108

SEARS CONSUMER FINANCIAL CORP.
1035 BIG BILL ROAD
ARNOLD, MO. 63010

SEARS CONSUMER FINANCIAL CORP.
8341 N.W. MACE, #1
KANSAS CITY, MO. 64152

SEARS CONSUMER FINANCIAL CORP.
3600 I-70 DRIVE, S.E., #C
COLUMBIA, MO. 65201

SEARS CONSUMER FINANCIAL CORP.
18777 E. 39TH STREET
INDEPENDENCE, MO 64035

SEARS CONSUMER FINANCIAL CORP.
1909 E. 20TH STREET
JOPLIN, MO 64801

SEARS CONSUMER FINANCIAL CORP.
301 W. HIGHWAY 60, #A
REPUBLIC, MO 65738

SEARS CONSUMER FINANCIAL CORP.
1520 E. 23RD STREET, #H
INDEPENDENCE, MO 64055

SEARS CONSUMER FINANCIAL CORP.
2400 FREDERICK AVENUE, #302
ST. JOSEPH, MO 64506

SEARS CONSUMER FINANCIAL CORP.
225 FERRY STREET
FENTON, MO 63026

SEARS CONSUMER FINANCIAL CORP.
4212 S. HOCKER, #220
INDEPENDENCE, MO 64055

SEARS CONSUMER FINANCIAL CORP.
7635 TROOST
KANSAS CITY, MO 64131

SECURITY LOAN AND FINANCE
103 E. FRANKLIN STREET
CLINTON, MO 64735

SECURITY PACIFIC FINANCIAL SERVICES, INC.
3600 S. NOLAND ROAD, SUITE C
INDEPENDENCE, MO 64055

SECURITY PACIFIC FINANCIAL SERVICES, INC.
4200 N. CLOVERLEAF DRIVE, SUITE F
ST. CHARLES, MO 63301

SECURITY PACIFIC FINANCIAL SERVICES, INC.
10805 SUNSET OFFICE DRIVE, SUITE 403
SUNSET HILLS, MO 63127

SECURITY PACIFIC FINANCIAL SERVICES, INC.
4321 N.E. VIVION RD. STE. 104
KANSAS CITY, MO 64119

SECURITY PACIFIC FINANCIAL SERVICES, INC.
3046 S. DELAWARE, SUITE F
SPRINGFIELD, MO 64131

SELECT LOAN AND DISCOUNT D/B/A ELITE SER., INC.
9417 E. 63RD STREET
RAYTOWN, MISSOURI 64133

SELECT LOAN AND DISCOUNT D/B/A MISTER MONEY
8630 E. 63RD STREET
KANSAS CITY, MO 64133

SERVICE LOAN & FINANCE COMPANY
1013 S. FIFTH ST.
ST. CHARLES, MO 63301

SHARE CREDIT COLLECTIONS
112 ST. MARIES ST., #2
PERRYVILLE, MO 63775

SHELTER FINANCIAL SERVICES, INC.
1817 W. BROADWAY
COLUMBIA, MO 65218

SHELTER FINANCIAL SERVICES, INC.
15788 CLAYTON RD
BALLWIN, MO 63022

SHELTER FINANCIAL SERVICES, INC.
7003 BLUE RIDGE BOULEVARD
RAYTOWN, MO 64133

SHOW ME CHECK CASHING/LOANS, INC.
679 JEFFCO BOULEVARD
ARNOLD, MO 63010

SILVEY CORPORATION, FINANCE DIVISION
3301 W. BROADWAY
COLUMBIA, MO 65201

SMALL LOAN CO., INC.
D/B/A CASH IN A FLASH
4801 B. SOUTH 169 HWY.
ST. JOSEPH, MO 64507

SMALL LOAN CO., INC.
D/B/A CASH IN A FLASH
5008 N.E. 45TH TERR.
KANSAS CITY, MO 64117

SOUTHERN ACCEPTANCE CORPORATION, INC.
1020 STE. GENEVIEVE AVENUE
FARMINGTON, MO 63640

ST. JAMES CREDIT CO.
318 N. JEFFERSON
ST. JAMES, MO 65559

STERLING FINANCE COMPANY
2649 HAMPTON AVENUE
ST. LOUIS, MO 63139

THOMAS FINANCE COMPANY, INC.
275 LEMAY FERRY ROAD
ST. LOUIS, MO 63125

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2121 WILLIAM ST.
CAPE GIRARDEAU, MO 63701

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2521 BERNADETTE DR.
COLUMBIA, MO 65203

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
243 W. MAIN
FLAT RIVER, MO 63601

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
37 FLOWER VALLEY SHOPPING CENTER,
FLORISSANT, MO 63033

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
3709 NOLAND ROAD, SUITE C & D
INDEPENDENCE, MO 64055

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
108 E. HIGH STREET
JEFFERSON CITY, MO 65102

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
3035 LEMAY FERRY ROAD
MEHLVILLE, MO 63125

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2055 N. COMMERCIAL STREET
HARRISONVILLE, MO 64701

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
1901 N. WESTWOOD EXECUTIVE MALL
POPLAR BLUFF, MO 63901

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
944 S. KINGS HIGHWAY
SIKESTON, MO 63801

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
1550 E. BATTLEFIELD ROAD, SUITE F
SPRINGFIELD, MO 65804

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2758 S. CAMPBELL STREET
SPRINGFIELD, MO 65807

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
9860 WATSON RD.
CRESTWOOD, MO 63126

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
312 E. YOUNG, STE. F
WARRENSBURG, MO 64093

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
1721 HERITAGE HILLS DRIVE
WASHINGTON, MO 63090

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
236 W. MAIN PLAZA
WEST PLAINS, MO 65775

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2873 I-70 SOUTH SERVICE ROAD
ST. CHARLES, MO 63301

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
6053 N. ANTIOCH ROAD, #B-4
GLADSTONE, MO 64119

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
15418 MANCHESTER ROAD, #B-16
ELLISVILLE, MO 63011

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
12034 BLUE RIDGE EXTENSION, UNIT 8
GRANDVIEW, MO 64030

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
12256 ST. CHARLES ROCK ROAD
BRIDGETON, MO 63044

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
15 ARNOLD PARK MALL
ARNOLD, MO 63010

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
796 W. HWY. 40
BLUE SPRINGS, MO 64015

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2207-E NORTH BELT HWY.
ST. JOSEPH, MO 64506

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
1555-57 SIERRA VISTA PLAZA
ST. LOUIS, MO. 63138

TRANSAMERICA FINANCIAL SERVICES
2572 HIGHWAY 67
FLORISSANT, MO 64033

TRANSAMERICA FINANCIAL SERVICES
14400 E. 42ND ST., STE. 230
INDEPENDENCE, MO 64055

TRANSAMERICA FINANCIAL SERVICES
10401 HOLMES ROAD, SUITE 315
KANSAS CITY, MO 64131

TRANSAMERICA FINANCIAL SERVICES
6900 COLLEGE BOULEVARD, STE. 420
OVERLAND PARK, KS 66207

TRANSAMERICA FINANCIAL SERVICES
1053 CAVE SPRINGS ROAD
ST. CHARLES, MO 63303

TRANSAMERICA FINANCIAL SERVICES
11132 SOUTH TOWNE SQUARE
ST. LOUIS, MO 63123

TRANSAMERICA FINANCIAL SERVICES
11960 WEST LINE INDUSTRIAL DRIVE
ST. LOUIS, MO 63146

TRANSAMERICA FINANCIAL SERVICES
1714 DEER TRACK TRAIL
ST. LOUIS, MO 63131

TRANSAMERICA FINANCIAL SERVICES
1949 E. SUNSHINE, STE. 2214
SPRINGFIELD, MO 65804

TRI-STATE FINANCIAL CORP.
D/B/A AMERICAN SECURITY
42 WORTHINGTON DRIVE
MARYLAND HEIGHTS, MO 63043

TUITION PLAN OF NEW HAMPSHIRE, INC.
57 REGIONAL DR.
CONCORD, NH 03301

UNION ELECTRIC COMPANY
P. O. BOX 149
ST. LOUIS, MO 63166

WEBSTER COUNTY FINANCE, INC.
101 N. CLAY
MARSHFIELD, MO 65706

WORLD FINANCE COMPANY
1415 S BIG BEND BOULEVARD
ST LOUIS, MO 63117

YEGEN ASSOCIATES, INC.
1990 E. ALGONQUIN ROAD, SUITE 219
SCHAUMBURG, IL 60193

MOTOR VEHICLE SALES REGISTRANTS IN MISSOURI ON JUNE 30, 1990

AMERICAN HONDA FINANCE CORP.
700 VAN NESS AVE., BLDG. 300
TORRANCE, CA 90501

ASSOCIATES COMMERCIAL CORPORATION
1427 THOMAS DRIVE
CAPE GIRARDEAU, MO 63701

ASSOCIATES COMMERCIAL CORPORATION
10870 BENSON DRIVE
OVERLAND PARK, KS 66210

BENCHARGE CREDIT SERVICE OF AMERICA
8771 WEST 95TH ST.
OVERLAND PARK, KS 66204

BENCHARGE CREDIT SERVICE OF AMERICA
TRADE CENTER, 340 BROOKS DRIVE
HAZELWOOD, MO 63042

BMT INVESTMENT, INC.
4100 GRAVOIS
ST. LOUIS, MO 63116

BMW CREDIT CORPORATION
600 HART ROAD
BARRINGTON, IL 60010

CAMELOT INVESTMENTS
3433-P S. CAMPBELL
SPRINGFIELD, MO 65807

CENTRAL FINANCE CO., INC.
6815 MANCHESTER
ST. LOUIS, MO 63143

CHRYSLER CREDIT CORPORATION
10450 HOLMES AVENUE, SUITE 410
KANSAS CITY, MO 64131

CHRYSLER CREDIT CORPORATION
3130 SOUTH DELAWARE
SPRINGFIELD, MO 65804

CHRYSLER CREDIT CORPORATION
1807 PARK 270 DRIVE, STE. 200
ST. LOUIS, MO 63146

CHRYSLER CREDIT CORPORATION
3130 S. DELAWARE
SPRINGFIELD, MO 65804

CHRYSLER FIRST COMMERCIAL CORP.
12647 OLIVE BLVD., STE. 350
ST. LOUIS, MO 63141

CITICORP ACCEPTANCE COMPANY, INC.
12443 OLIVE STREET ROAD, #210
CREVE COEUR, MO 63141

CITICORP ACCEPTANCE COMPANY, INC.
666-70 MASON RIDGE CENTER DR.
ST. LOUIS, MO 63141

CITICORP ACCEPTANCE COMPANY, INC.
16825 NORTHCHASE
HOUSTON, TX 77060

CONCOURS AUTO SALES
D/B/A UNIVERSAL CREDIT CORP.
7125 MANCHESTER
ST. LOUIS, MO 63143

CONFIDENTIAL LOAN AND INVESTMENT CO., INC.
820 N. KINGSHIGHWAY
ST. LOUIS, MO 63108

CONTRACT FINANCING, INC.
1600 COLLEGE
SPRINGFIELD, MO. 65806

COURTESY FINANCE
#8 SHALFLEET
FLORISSANT, MO 63033

CREDIT ACCEPTANCE CORPORATION
21301 CIVIC CENTER DRIVE
SOUTHFIELD, MI 48076

D & D INVESTMENT COMPANY
7501 MANCHESTER
MAPLEWOOD, MO 63143

DITCH WITCH SALES, INC.
E. SPRINGFIELD ROAD, BOX 429
SULLIVAN, MO 63080

E/Z FINANCE, INC.
7120 PAGE
PAGEDALE, MO 63133

ELBERT ACCEPTANCE COMPANY
1201 E. FIFTH STREET
WASHINGTON, MO 63090

FINANCIAL SERVICE COMPANY
2649 HAMPTON AVENUE
ST. LOUIS, MO 63139

FORD CONSUMER FINANCE CO., INC.
11311 CORNELL PARK DRIVE
CINCINNATI, OH 45242

FORD MOTOR CREDIT COMPANY
2851 INDEPENDENCE
CAPE GIRARDEAU, MO 63701

FORD MOTOR CREDIT COMPANY
4227 EARTH CITY EXPRESSWAY, STE. 100
EARTH CITY, MO 63045

FORD MOTOR CREDIT COMPANY
210 PRADO DR.
JEFFERSON CITY, MO 65109

FORD MOTOR CREDIT COMPANY
2155 E. SUNSHINE, STE.101
SPRINGFIELD, MO 65804

FORD MOTOR CREDIT COMPANY
4400 W. 109TH ST.
OVERLAND PARK, KS 66211

FORD MOTOR CREDIT COMPANY
19 WEST 511 S. FRONTAGE RD., SUITE 310
LEMONT, IL 60439

FORD MOTOR CREDIT COMPANY
8001 COLLEGE BLVD., SUITE 110
OVERLAND PARK, KS 66211

FOREMOST FINANCIAL SERVICES CORP.
2905 LUCERNE DR.
GRAND RAPIDS, MI 49506

GENERAL ELECTRIC CAPITAL CORP.
11121 CARMEL COMMONS BLVD., STE.200
PINEVILLE, NC 28134

GENERAL MOTORS CORPORATION
721 EMERSON RD., STE. 575
ST. LOUIS, MO 63132

GENERAL MOTORS CORPORATION
1735 SOUTHWEST BLVD.
JEFFERSON CITY, MO 65101

GENERAL MOTORS CORPORATION
3630 S. GEYER RD.
SUNSET HILLS, MO 63127

GENERAL MOTORS CORPORATION
225 E. PRIMROSE
SPRINGFIELD, MO 65804

GENERAL MOTORS CORPORATION
326 N. SIXTH ST.
BLYTHEVILLE, AR 72315

GENERAL MOTORS CORPORATION
1310 E. 104TH ST.
KANSAS CITY, MO 64131

GMAC
326 N. SIXTH STREET
BLYTHEVILLE, AR 72315

GMAC
1735 SOUTHWEST BLVD.
JEFFERSON CITY, MO 65101

GMAC
1310 E. 104TH, SUITE 100
KANSAS CITY, MO 64131

GMAC
225 E. PRIMROSE
SPRINGFIELD, MO 65807

GMAC
721 EMERSON RD., STE 575
ST. LOUIS, MO 63132

GMAC
3630 S. GEYER ROAD
SUNSET HILLS, MO 63127

GMC FINANCIAL SERVICES
516 JEFFCO BLVD
ARNOLD, MO 63010

GREAT AMERICAN ACCEPTANCE CO.
1728 E. 31ST ST.
KANSAS CITY, MO 64110

HEADQUARTERS FINANCE COMPANY, INC.
3151 S. NOLAND RD.
INDEPENDENCE, MO 64055

HELLER FINANCIAL, INC.
200 N. LASALLE ST.
CHICAGO, IL 60601

HOUSEHOLD RETAIL SERVICES, INC.
700 WOOD DALE ROAD
WOOD DALE, IL 60191

HYUNDAI MOTOR FINANCE COMPANY
10550 TALBERT AVENUE
FOUNTAIN VALLEY, CA 92728

HYUNDAI MOTOR FINANCE COMPANY
14528 SOUTH OUTER FORTY ROAD
CHESTERFIELD MO 63017

ITT BUSINESS SERVICES CORPORATION
200 GALLERIA PKWY, NW, STE. 300
ATLANTA, GA 30348

KING AUTO FINANCING, INC.
3300 SOUTH KINGSHIGHWAY
ST. LOUIS, MO 63139

LEGEND FINANCE
500 VANDIVER DR.
COLUMBIA, MO 65202

M.A.C. ACCEPTANCE CORP.
2175 N. HWY. 67
FLORISSANT, MO 63033

MARINE MIDLAND AUTO FINANCE
D/B/A JAGUAR CREDIT
ONE MARINE MIDLAND CENTER
BUFFALO, NY 14203

MARINE MIDLAND AUTO FINANCE
D/B/A JAQUAR CREDIT
900 N. STATE PARKWAY
SCHAUMBURG, IL 60195

MARINE MIDLAND AUTOMOTIVE FINANCIAL CORP.
900 N. STATE PARKWAY
SCHAUMBURG, IL 60195

MARINE MIDLAND AUTOMOTIVE FINANCIAL CORP.
ONE MARINE MIDLAND CENTER
BUFFALO, NY 14203

MARINE MIDLAND FINANCIAL
D/B/A MAZDA AMERICAN CREDIT
900 N. STATE PARKWAY
SCHAUMBURG, IL 60195

MARINE MIDLAND FIN.
D/B/A MAZDA AMERICAN CREDIT
ONE MARINE MIDLAND CENTER
BUFFALO, NY 14203

MARINE MIDLAND FIN.
D/B/A PORSCHE FIN. SERVICES
900 N. STATE PARKWAY
SCHAUMBURG, IL 60195

MARINE MIDLAND FIN.
D/B/A PORSCHE FIN. SERVICES
ONE MARINE MIDLAND CENTER
BUFFALO, NY 14203

MBP FINANCE, INC.
6020 PARETTA DRIVE
KANSAS CITY, MO 64120

MERCURY MARINE ACCEPTANCE CORP.
11100 ASH, THREE FOUNTAIN PLAZA, STE. 104
LEAWOOD, KS 66207

MERIT FINANCE CORPORATION
320 BROOKES DRIVE
HAZELWOOD, MO 63042

METLIFE CAPITAL CREDIT CORPORATION
TEN STAMFORD FORUM
STAMFORD, CT 06904

MIDWEST AUTO CREDIT SALES
2604 E. 7TH ST.
JOPLIN, MO 64801

MITSUBISHI ACCEPTANCE CORP.
650 WOODFIELD, STE. 125
SCHAUMBURG, IL 60195

NAVISTAR FINANCIAL CORPORATION
1255 WEST 15TH ST.
PLANO, TX 75075

NISSAN MOTOR ACCEPTANCE CORP.
1575 UNIVERSAL AVENUE, STE. 200
KANSAS CITY, MO 64120

NORTH AMERICAN ACCEPTANCE CORP.
155 N. MAIN STREET
ST. CLAIR, MO 63077

NORWEST FINANCIAL ILLINOIS, INC.
3224 NAMEOKI RD., BELMOR CT.
GRANITE CITY, IL 62040

NORWEST FINANCIAL ILLINOIS, INC.
714 LINCOLN HWY
FAIRVIEW HGHTS, IL 62208

NORWEST FINANCIAL ILLINOIS, INC.
1647 CAMP JACKSON RD.
CAHOKIA, IL 62206

NORWEST FINANCIAL MISSOURI, INC.
11901 OLIVE BLVD., STE. 215-217
CREVE COEUR, MO 63141

PAGE AUTO CREDIT, INC.
10950 PAGE
ST. LOUIS, MO 63132

RELIABLE USED CARS, INC.
1325 BANNISTER ROAD
KANSAS CITY, MO 64131

RESEDA FINANCE CORP.
C/O THE PRENTICE HALL CORP.
304 E. HIGH ST.
JEFFERSON CITY, MO 65101

RIDE-AWAY CREDIT, INC.
5900 TROOST
KANSAS CITY, MO 64110

ROBERT CROUSE CO., INC.
3RD & NEBRASKA STREETS
MOUND CITY, MO 64470

SAAB-SCANIA FINANCIAL SERVICES CORP.
SAAB DRIVE, BOX 697
ORANGE, CT 64777

SAAB-SCANIA FINANCIAL SERVICES CORPORATION
ONE MARINE MIDLAND CNTR. 20TH FLOOR
BUFFALO, NY 14203

SAAB-SCANIA FINANCIAL SERVICES CORPORATION
900 N. STATE PKWY, STE. 150
SCHAUMBURG, IL 60195

SATELLITE ACCEPTANCE CORP.
300 EXCHANGE ST., STE. C
HOT SPRINGS, AR 71901

SEARS CONSUMER FINANCIAL CORPORATION
7302 RAYTOWN RD.
RAYTOWN, MO 64133

SECURITY PACIFIC AUTO FINANCE CORP.
104 DECKER COURT, STE. 310
IRVING, TX 75062

SECURITY PACIFIC AUTOMOTIVE FINANCIAL SERV. CORP
9200 WARD PARKWAY, STE 650
KANSAS CITY, MO 64114

SECURITY PACIFIC CREDIT CORP.
104 DECKER COURT, STE. 310
IRVING, TX 75062

SECURITY PACIFIC HOUSING SERVICES, INC.
6900 COLLEGE BLVD., STE. 800
OVERLAND PARK, KS 66211

SELLERS-SEXTEN, INC.
D/B/A AUTO FINANCIAL
FT. WOOD SPUR
WAYNESVILLE, MO 65583

SELLERS-SEXTEN, INC.
D/B/A AUTO FINANCIAL
633 SOUTH BISHOP
ROLLA, MO 65401

SPRINGFIELD AUTO CREDIT SALES
1460 E. ST. LOUIS STREET
SPRINGFIELD, MO 65802

THE CIT GROUP/EQUIPMENT FINANCING, INC.
10890 BENSON DR., STE. 350
OVERLAND PARK, KS 66210

THE CIT GROUP/SALES FINANCING, INC.
10890 BENSON DR. STE. 350
OVERLAND PARK, KS 66210

TOYOTA MOTOR CREDIT CORPORATION
8101 COLLEGE BLVD., SUITE 230
OVERLAND PARK, KS 66210

TRANSAMERICA COMMERCIAL FINANCE CORP.
955 EXECUTIVE PARKWAY, STE.200
ST. LOUIS, MO 63141

TRANSAMERICA COMMERCIAL FINANCE CORP.
300 S. JEFFERSON, STE. 314
SPRINGFIELD, MO 65806

TRI-STATE FINANCIAL CORP.
D/B/AAMERICAN SEC.FIN.
42 WORTHINGTON ACCESS DR.
MARYLAND HEIGHTS, MO 63043

UNIVERSAL ACCEPTANCE CORPORATION
12809 WEST DODGE RD.
OMAHA, NE 68154

VOLVO FINANCE NORTH AMERICA, INC.
KING ROAD BLDG., G
ROCKLEIGH, NJ 07647

VW CREDIT, INC.
10450 HOLMES AVENUE
KANSAS CITY, MO 64131

VW CREDIT, INC.
3130 SOUTH DELAWARE
SPRINGFIELD, MO 65804

VW CREDIT, INC.
1807 PARK 270 DRIVE, SUITE 200
ST. LOUIS, MO 63146

WHIRLPOOL FINANCIAL CORP.
262 QUIGLEY BLVD.
NEW CASTLE, DE 19720

FINANCING INSTITUTION REGISTRANTS IN MISSOURI ON JUNE 30, 1990

AFFILIATED ACCEPTANCE CORPORATION
3101 MERCIER, SUITE 407
KANSAS CITY, MO 64111

AGMO CORPORATION
614 LOCUST STREET
COLUMBIA, MO 65201

AGRISTOR CREDIT CORPORATION
20825 SWENSON DRIVE, SUITE 600
WAUKESHA, WI 53005

ALLIANCE FINANCIAL SERVICES, INC.
1100 MAIN, CITY CENTER SQUARE, STE. 1050
KANSAS CITY, MO 64105

ASSOCIATES FINANCIAL SERV. CO. OF MO.,
1041 CAVE SPRINGS BLVD.
ST. CHARLES, MO 63303

ASSOCIATES FINANCIAL SERV. CO. OF MO.,
4821 NOLAND RD.
KANSAS CITY, MO 64136

ASSOCIATES FINANCIAL SERV. CO. OF MO.,
10275 WATSON RD.
SUNSET HILLS, MO 63127

BBC FINANCE, INC.
8050 WATSON RD., STE. 269
ST. LOUIS, MO 63119

BENCHARGE CREDIT SERVICE OF AMERICA
200 BENEFICIAL CENTER
PEAPACK, NJ 07977

BENCHARGE CREDIT SERVICE OF AMERICA
8771 W. 95TH ST.
OVERLAND PARK, KS 66204

BENCHARGE CREDIT SERVICE OF AMERICA
TRADE CENTER, 340 BROOKS DRIVE
HAZELWOOD, MO 63042

BENCHARGE CREDIT SERVICE OF AMERICA
188 INDUSTRIAL DRIVE
ELMHURST, IL 60126

BENCHARGE CREDIT SERVICE OF AMERICA
340 BROOKS DRIVE, TRADE CENTER
HAZELWOOD, MO 63042

BETA FINANCE COMPANY, INC.
8450 BROADWAY
MERRILLVILLE, IN 46410

CARRIAGE FINANCE
3600 RIDER TRAIL SOUTH
EARTH CITY, MO 63045

CHRYSLER CREDIT CORPORATION
10450 HOLMES AVENUE, SUITE 410
KANSAS CITY, MO 64131

CHRYSLER CREDIT CORPORATION
3130 SOUTH DELAWARE
SPRINGFIELD, MO 65804

CHRYSLER CREDIT CORPORATION
1807 PARK 270 DRIVE, SUITE 200
ST. LOUIS, MO 63146

CHRYSLER FIRST FINANCIAL SERVICES CORP
969 EXECUTIVE PARKWAY, STE. 210
ST. LOUIS, MO 63141

CONCORD FINANCIAL SERVICES, INC.
ONE MICHAEL AVE.
FARMINGDALE, NY 11735

DEALERS ACCEPTANCE CORPORATION
6609 CLAYTON ROAD, STE. ONE WEST
CLAYTON, MO 63117

DENRICH LEASING, INC.
8330 WARD PARKWAY, STE. 450
KANSAS CITY, MO 64114

DEUTSCHE CREDIT CORPORATION
2333 WAUKEGAN ROAD
DEERFIELD, IL 60015

FEDERAL COLLECTION AGENCY
8050 WATSON ROAD, SUITE 201
ST. LOUIS, MO 63119

FIRST CREDIT CORPORATION
570 LAKE COOK ROAD, SUITE 200
DEERFIELD, IL 60015

FIRST GOLD CARD OF AMERICA
512 SO. HANLEY RD., STE. 6
ST. LOUIS, MO 63105

FLEET FINANCE, INC.
9666 OLIVE BLVD., STE. 150
ST. LOUIS, MO 63132

GEICO FINANCIAL SERVICES, INC.
7551 WEST ALAMEDA AVENUE
LAKEWOOD, CO 80226

GENERAL HOME FINANCIAL SERVICES, INC.
843 RAHWAY AVENUE
WOODBRIDGE, NJ 07095

GLOBAL FINANCE CORP.
2918 MERCIER
KANSAS CITY, MO 64108

GOLDOME CREDIT CORPORATION
TWO PERIMETER PARK SOUTH
BIRMINGHAM, AL 35243

HALLMARK CREDIT CORPORATION
2501 MCGEE TRAFFICWAY
KANSAS CITY, MO 64141

HOUSEHOLD FINANCE CORP. III
6230 NIEMAN RD.
SHAWNEE, KS 66203

HOUSEHOLD RETAIL SERVICES, INC.
700 N. WOOD DALE RD.
WOOD DALE, IL 60191

INFINITI FINANCIAL SERVICES
990 WEST 190TH STREET
TORRANCE, CA 90509

LEGAL SERVICES FUNDING, INC.
200 N. 6TH STREET
KANSAS CITY, KS 66101

LEVITZ CREDIT CORPORATION
601 NAAMANS ROAD
CLAYMONT, DE 19703

LINCOLN FINANCE COMPANY
3458 N. UNION BLVD.
ST. LOUIS, MO 63115

MANCHESTER INVESTMENT COMPANY
3144 MORGANFORD
ST. LOUIS, MO 63116

MBP FINANCE, INC.
MECHANICALBREAKDOWNPROTECTION
6020 PARRETTA DRIVE
KANSAS CITY, MO. 64120

MERCURY MARINE ACCEPTANCE CORP
969 EXECUTIVE PARKWAY
ST. LOUIS, MO 63141

MERCURY MARINE ACCEPTANCE CORP
12647 OLIVE BLVD., STE. 350
ST. LOUIS, MO 63141

MID-AMERICA PREMIUM ACCEPTANCE CORP.
52 MARYLAND PLAZA
ST. LOUIS, MO 63108

MOBIL OIL CREDIT CORPORATION
210 W. 10TH STREET
KANSAS CITY, MO 64105

NATIONAL EDUCATIONAL ACCEPTANCE CORPORATION
1066 EXECUTIVE PARKWAY, SUITE 100
ST. LOUIS, MO. 63141

NATIONAL LIBERTY FUNDING CORP.
16610 DALLAS PARKWAY, SUITE 2300
DALLAS, TX 75228

OXFORD CREDIT CORP.
300 CROSSWAYS PARK DR.
WOODBURY, NY 11797

PACIFICORP CREDIT, INC.
111 S.W. FIFTH AVENUE, #2800
PORTLAND, OR 97204

SECURITY MUTUAL FUNDING, INC.
10800 FINANCIAL CENTER PARKWAY, STE. 240
LITTLE ROCK, AR 72211

SECURITY PACIFIC FINANCIAL SERVICES, INC.
9888 CARROLL CENTRE RD., SUITE 100
SAN DIEGO, CA 92131

SECURITY PACIFIC FINANCIAL SERVICES, INC.
7351 SHADELAND STATION, SUITE 100
INDIANAPOLIS, IN 46250

SECURITY PACIFIC FINANCIAL SERVICES, INC.
4001 MCEWEN RD., STE 122
DALLAS, TX 75244

SECURITY PACIFIC HOUSING SERVICES, INC.
6900 COLLEGE BLVD., SUITE 380
OVERLAND PARK, KS 66211

SUBARU CREDIT CORPORATION
900 N. STATE PARKWAY
SCHAUMBURG, IL 60195

SUBARU CREDIT CORPORATION
ONE MARINE MIDLAND CNTR.
BUFFALO, NY 14203

TDP CREDIT CORPORATION
1301 FRANKLIN AVENUE
GARDEN CITY, NY 11530

THE DARTMOUTH PLAN MORTGAGE CORP.
1301 FRANKLIN AVE.
GARDEN CITY, NY 11530

THE DARTMOUTH PLAN, INC.
1301 FRANKLIN AVE.
GARDEN CITY, NY 11530

TRANS FINANCIAL INCORPORATED
4902 N. BROADWAY, P. O. BOX 5455
ST. LOUIS, MO 63147

TWENCO FINANCIAL CORPORATION
4901 WORNALL RD. #1102
KANSAS CITY, MO 64112

U.S.P., INC.
609 PLAZA TOWERS
SPRINGFIELD, MO 65804

UNION MORTGAGE COMPANY, INC.
11500 OLIVE BOULEVARD, SUITE 202
ST. LOUIS, MO 63141

VW CREDIT, INC.
10450 HOLMES AVENUE, SUITE 410
KANSAS CITY, MO 64131

VW CREDIT, INC.
3130 SOUTH DELAWARE
SPRINGFIELD, MO 65804

VW CREDIT, INC.
1807 PARK 270 DRIVE, SUITE 200
ST. LOUIS, MO 63146

WCI FINANCIAL CORP.
852 FEEHANVILLE DR.
MOUNT PROSPECT, IL 60056

WETTERAU FINANCE COMPANY
8920 PERSHALL ROAD
HAZELWOOD, MO 63042

YAMAHA MUSIC FINANCE, INC.
12647 OLIVE BLVD., STE. 350
ST. LOUIS, MO 63141

PREMIUM FINANCE REGISTRANTS IN MISSOURI ON JUNE 30, 1990

1525 CORP.
D/B/A LLOYDS CREDIT OF 1525 S. BRDWY
701 MARKET STREET, SUITE 600
ST. LOUIS, MO 63166

A. I. CREDIT CORPORATION
160 WATER STREET
NEW YORK, NY 10038

ABTEC CORP. D/B/A ABTEC PREMIUM FINANCE COMPANY
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

ACCREDITED PREMIUM ACCEPTANCE CORPORATION
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

AFCO CREDIT CORPORATION
10 HANOVER STREET
NEW YORK, NY 10004

AGENCY PREMIUM RESOURCES, INC.
10333 W. 84TH TERRACE
LENEXA, KS 66214

AGENCY PREMIUM SERVICES, INC.
813 MAIDEN CHOICE LANE
BALTIMORE, MD 21228

AMERICAN SAVINGS MORTGAGE CORP.
108 THIS WAY
LAKE JACKSON, TX 77566

AMERIFIRST BANK OF CAPE GIRARDEAU
P. O. BOX 2108
CAPE GIRARDEAU, MO 63702

AMGRO, INC.
472 LINCOLN STREET
WORCESTER, MA 01605

ASSOCIATES EQUITY SERVICES COMPANY
11885 LACKLAND, SUITE 302
ST. LOUIS, MO 63146

ASSOCIATES FINANCIAL SERVICES CO. OF MO., INC.
1041 CAVE SPRINGS BLVD.
ST. CHARLES, MO 63303

ASSOCIATES FINANCIAL SERVICES CO. OF MO., INC.
4821 NOLAND ROAD
KANSAS CITY, MO 64136

ASSOCIATES FINANCIAL SERVICES CO. OF MO., INC.
102 WATSON ROAD
SUNSET HILLS, MO 63127

AUTO-OWNERS INSURANCE CO.
6101 ANACAPRI BLVD.
LANSING, MI 48917

AVALON FINANCE COMPANY, INC.
9270 GLENWOOD, STE. C
OVERLAND PARK, KS 66211

BANK OF ADVANCE
105 E. GABRIEL
ADVANCE, MO 63730

BANK OF BLOOMSDALE
P. O. BOX 100
BLOOMSDALE, MO 63627

BANK OF SIKESTON
104 E. CENTER ST.
SIKESTON, MO 63801

BIC PREMIUM FINANCE CORPORATION
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

BOATMEN'S NATIONAL BANK OF ST. LOUIS
100 NORTH BROADWAY
ST. LOUIS, MO 63102

BUDGET INSURANCE PREMIUM, INC.
4807 ROCKSIDE RD.
INDEPENDENCE, OH 44131

CANANWILL CONSUMER DISCOUNT COMPANY
1234 MARKET ST.
PHILADELPHIA, PA 19107

CAPITAL PREMIUM FINANCE CO.
1441 CHRISTY
JEFFERSON CITY, MO 65101

CAPITAL PREMIUM PLAN, INC.
4425 RANDOLPH RD. STE. 100
CHARLOTTE, NC 28211

CENTENNIAL BANK
9850 ST. CHARLES ROCK ROAD
ST. ANN, MO 63074

CENTRAL CITY FINANCIAL SERVICES, INC.
301 MAIN ST.
FESTUS, MO 63028

CITIZENS ACCEPTANCE CORPORATION
714 BROADWAY
HANNIBAL, MO 63401

CITIZENS BANK OF NEWBURG
P.O. BOX H
NEWBURG, MO 65550

CIU ACCEPTANCE CORPORATION
1200 E. WOODHURST, STE. M-400
SPRINGFIELD, MO 65808

COMBINED PREMIUM FINANCE CORP.
123 N. WACKER DR.
CHICAGO, IL 60606

COMMERICAL BANK OF GIDEON
P.O. BOX 195
GIDEON, MO 63848

COST FINANCIAL GROUP, INC.
2110 BOATMEN'S TOWER, 100 N. BROADWAY
ST. LOUIS, MO 63102

DURIN FINANCIAL CORP.
7878 BIG SKY DRIVE
MADISON, WI 53719

EPIC PREMIUM FINANCE CORPORATION
955 EXECUTIVE PARKWAY SUITE 201
ST LOUIS MO 63141

EQUITY PREMIUM FINANCE CO., INC.
118 SOUTH 7 HIGHWAY, SUITE C
BLUE SPRINGS, MO 64015

EXECUTIVE TEN INTERNATIONAL LTD.
745 FORT STREET-PENTHOUSE SUITE
HONOLULU, HI 96813

FARMERS STATE BANK
124 E. 3RD STREET
CAMERON, MO 64429

FIRST MIDWEST BANK OF DEXTER
20 W. STODDARD
DEXTER, MO 63841

FIRST PREMIUM SERVICES, INC.
135 S. LASALLE STREET, SUITE 1611
CHICAGO, IL 60603

FIRST STATE BANK AND TRUST CO.
100 WEST THIRD ST.
CARUTHERSVILLE, MO 63830

FIRST STATE BANK AND TRUST CO.
5TH & BROADWAY
PITTSBURG, KS 66762

FLEX CREDIT, INC.
P. O. BOX 105051
BISMARK, ND 58502

GOLDSTAR PREMIUM ACCEPTANCE CORPORATION
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

GREAT AMERICAN INSURANCE CO.
580 WALNUT ST.
CINCINNATI, OH 45202

GUARANTEED HOMES, INC.
20 ELLERMAN ROAD
LAKE ST. LOUIS, MO 63367

IMPERIAL PREMIUM FINANCE, INC.
RARITAN PLAZA II, RARITAN CENTER
EDISON, NJ 08837

INAC CORP.
1600 ARCH STREET, 25 TOWER BLDG.
PHILADELPHIA, PA 19103

INSURANCE PREMIUM ACCEPTANCE CORPORATION
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

INSURPAY, INC.
P. O. BOX 279
ST. PETERS, MO 63301

JAS INVESTMENTS
1833 S. SIEGER
SPRINGFIELD, MO 65804

JEFFERSON BANK OF MISSOURI
700 SOUTHWEST BOULEVARD
JEFFERSON CITY, MO 65101

KAR FINANCING
9270 GLENWOOD, STE. C
OVERLAND PARK, KS 66212

LEGACY PREMIUM FINANCE COMPANY
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

MACLEY SERVICE COMPANY
35 WESTWOOD COURT
ST. LOUIS, MO 63131

MEDICAL PROTECTIVE FINANCE, CORP.
5814 REED RD.
FORT WAYNE, IN 46835

MERIDIAN NATIONAL PREMIUM FINANCE, INC.
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

MIAMI INVESTMENT CO., INC.
139 N. MAIN
MIAMI, OK 74355

MID-AMERICA PREMIUM ACCEPTANCE CORPORATION
52 MARYLAND PLAZA
ST. LOUIS, MO 63108

MIDWEST ALLIED CREDIT CORPORATION
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

MIMCO PREMIUM FINANCE COMPANY
13483 OLIVE STREET RD.
CHESTERFIELD, MO 63017

NAVISTAR FINANCIAL CORPORATION
600 WOODFIELD
SCHAUMBURG, IL 60196

NORTHCOAST PREMIUM FINANCE COMPANY
955 EXECUTIVE PARKWAY, SUITE 201
ST. LOUIS, MO 63141

OXFORD PREMIUM FINANCE INC.
205 N. ADDISON RD.
ADDISON, IL 60601

PAM FINANCE CO.
1640 POWERS FERRY RD., BLDG. 3
MARIETTA, GA 30067

PENCO FINANCE COMPANY
1842 DERRY STREET
HARRISBURG, PA 17105

PREMIUM FINANCE CORPORATION
23586 CALABASAS ROAD
CALABASAS, CA 91302

PREMIUM FINANCING SPECIALISTS
13520 WYANDOTTE
KANSAS CITY, MO 64030

PREMIUM PAYMENT PLAN, INC.
9832 N. HAYDEN ROAD, SUITE 200
SCOTTSDALE, AZ 85258

PROGRESSIVE PREMIUM BUDGET, INC.
6000 PARKLAND BLVD.
MAYFIELD HGHTS., OH 44124

RANGER INSURANCE FINANCE CO.
10777 WESTHEIMER
HOUSTON, TX 77251

REMODELERS NATIONAL FUNDING CORP.
3101 BEE CAVES ROAD
AUSTIN, TX 72205

ROYAL PREMIUM BUDGET OF MISSOURI, INC.
605 OLD BALLAS ROAD - SUITE 250
CREVE COEUR, MO. 63141

SILVEY CORPORATION, FINANCE DIVISION
3301 WEST BROADWAY
COLUMBIA, MO 65201

SOUTHWESTERN SERVICES, INC.
1801 W. NORTON, PJC INS. BLDG.
SPRINGFIELD, MO 65801

SPECIALTY PREMIUM FINANCE CO.
TWO PERSHING SQ.
2300 MAIN ST., STE. 830
KANSAS CITY, MO 64108

STERLING PREMIUM ACCEPTANCE CORPORATION
955 EXECUTIVE PARKWAY SUITE 201
ST LOUIS, MO 63141

THE BOATMEN'S NATIONAL BANK OF SPRINGFIELD
117 PARK CENTRAL SQUARE
SPRINGFIELD, MO 65805

THE BOATMEN'S NATIONAL BANK OF ST. LOUIS
800 MARKET STREET
ST. LOUIS, MO. 63101

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2521 BERNADETTE
COLUMBIA, MO 65203

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
243 W. MAIN
FLAT RIVER, MO 63601

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
37 FLOWER VALLEY SHOPPING CNTR.
FLORISSANT, MO 63033

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
3709 NOLAND ROAD, SUITE C & D
INDEPENDENCE, MO 64055

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
108 E. HIGH STREET
JEFFERSON CITY, MO 65101

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
3035 LEMAY FERRY ROAD
MEHLVILLE, MO 63125

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2055 N. COMMERCIAL STREET
HARRISONVILLE, MO 64701

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
944 SOUTH KINGS HIGHWAY
SIKESTON, MO 63801

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
1550 E. BATTLEFIELD ROAD, SUITE F
SPRINGFIELD, MO 65804

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2758 S. CAMPBELL STREET
SPRINGFIELD, MO 65804

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
9860 WATSON RD.
CRESTWOOD, MO 63126

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
299-301 E. BUSINESS 50
WARRENSBURG, MO 64093

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
1721 HERITAGE HILLS DRIVE
WASHINGTON, MO 63090

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
236 W. MAIN PLAZA
WEST PLAINS, MO 65775

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2873 I-70 SOUTH SERVICE ROAD
ST. CHARLES, MO 63302

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
1901 N. WESTWOOD EXECUTIVE MALL
POPLAR BLUFF, MO 63901

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
6053 N. ANTIOCH RD. #B-4
GLADSTONE, MO 64119

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
15418 MANCHESTER RD. #B-16
ELLISVILLE, MO 63011

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
12034 BLUE RIDGE EXTENSION, UNIT 8
GRANDVIEW, MO 64030

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
2207-E NORTH BELT HWY.
ST. JOSEPH, MO 64506

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
15 ARNOLD PARK MALL
ARNOLD, MO 63010

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
796 WEST HWY. 40
BLUE SPRINGS, MO 64015

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
#77 PLAZA WAY
CAPE GIRARDEAU, MO 63701

THORP CONSUMER DISCOUNT CO.
D/B/A ITT FIN. SER.
1555-57 SIERRA VISTA PLAZA
ST. LOUIS, MO 63138

THORP CONSUMER DISCOUNT, CO.
D/B/A ITT FIN. SER.
256 ST. CHARLES ROCK ROAD
BRIDGETON, MO 63144

TRANSAMERICA INSURANCE FINANCE CORP.
7300 COLLEGE BLVD., STE. 304
OVERLAND PARK, KS 66210

TREATY HOUSE
D/B/A "MR. BUDGET"
3169 HOLCOMB BRIDGE
NORCROSS, GA 30071

UNITED AMERICAN ACCEPTANCE CORP.
210 UNIVERSITY DRIVE
CORAL SPRINGS, FL 33065

UNIVERSAL PREMIUM ACCEPTANCE CORPORATION
9034 NATURAL BRIDGE ROAD
ST. LOUIS, MO 63121

WESTCHESTER PREMIUM ACCEPTANCE CORP.
1020 N.E. LOOP 410, STE. 700
SAN ANTONIO, TX 78209

WHIRLPOOL FINANCIAL CORPORATION
553 BENSON ROAD
BENTON HARBOR, MI 49022

SALE OF CHECKS REGISTRANTS IN MISSOURI ON JUNE 30, 1990

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY
200 VESEY ST. WORLD FINANCIAL CENTER
NEW YORK, NY 10285

B&W CORPORATION OF PORTAGEVILLE
102 KING STREET
PORTAGEVILLE , MO 63873

BA CHEQUE CORPORATION
201 MISSION STREET
SAN FRANCISCO , CA 94105

BEGGS MONEY ORDER
7 E . KANSAS
LIBERTY , MO 64068

BOATMENS BANCSHARES INC
800 MARKET STREET ONE BOATMENS PLAZA
ST LOUIS , MO 63101

BOONVILLE UNITED SUPER INC
736 MAIN STREET
BOONVILLE, MO 65233

CITICORP SERVICES INC
8430 WEST BRYN MAWR 11TH FLOOR
CHICAGO, IL 60631

COMDATA NETWORK INC
5301 MARYLAND WAY
BRENTWOOD , TN 37027

CONVENIENCE UNLIMITED INC
7329 ST CHARLES ROCK ROAD
ST LOUIS , MO 63133

DMCD INC. D/B/A MCDONALDS FOOD MART
HWY. 80 & MILLAR RD., P. O. BOX 280
EAST PRAIRIE, MO 63845

EASTGATE FOODS, INC.
2006 E. BROADWAY
COLUMBIA, MO 65201

EXPRESS LINE MONEY ORDERS INC
P O DRAWER 1510
SIKESTON , MO 63801

EXPRESS MONEY ORDER, INC.
8711 ST CHARLES ROCK ROAD
ST JOHNS , MO 63114

KANSAS CITY CHECK CASHERS, INC.
3111 MAIN
KANSAS CITY, MO 64111

KENNETH DOEHRING
D/B/A CONSOLIDATED MONEY ORDER
1011 S FIFTH STREET
ST CHARLES , MO 63301

KOETTINGS FOODWAY, INC.
20 PLAZA DRIVE
STE. GENEVIEVE, MO 63670

LAREDO CORPORATION,
D/B/A MONEY EXPRESS
3712 BROADWAY
KANSAS CITY, MO 64111

LIBERTY SUPERMARKET OF SIKESTON, INC.
120 INDUSTRIAL DRIVE
SIKESTON, MO 63801

MERCANTILE BANCORPORATION INC
ONE MERCANTILE TOWER
ST LOUIS , MO 63166

MID-AMERICA MONEY ORDER COMPANY
500 WEST BROADWAY
LOUISVILLE, KY 40202

NATIONAL MONEY ORDER SERVICE
4938 NATURAL BRIDGE
ST. LOUIS, MO 63115

NOWELL'S ON NIFONG INC
505 E NIFONG BLVD
COLUMBIA, MO 65201

PAUL'S SUPERMARKET, INC.
1002 S. HIGHWAY 54
ELDON, MO 65026

PJ'S PARTY SHOPPE
2522 E 9TH STREET
KANSAS CITY, MO 64124

REDFIELD'S DE SOTO CIGAR MONEY ORDER ACCOUNT
502 SOUTH MAIN
DE SOTO, MO 63020

REPUBLIC MONEY ORDERS, INC.
P.O. BOX 2048, 1600 PACIFIC AVE., STE 2200
DALLAS, TX 75221

RETAIL GROCERS ASSN. OF GREATER KC
2809 W 47TH STREET
SHAWNEE MISSION , KS 66205

SOCIETE FRANCAISE DY CHEQUE DE VOYAGE
200 VESEY ST., WORLD FINANCIAL CENTER
NEW YORK, NY 10285

THOMAS COOK, INC.
3 INDEPENDENCE WAY
PRINCETON, NJ 08540

TRAVELERS EXPRESS COMPANY INC
1550 UTICA AVENUE SOUTH
MINNEAPOLIS , MN 55416

TRAVELLERS CHEQUE ASSOCIATES LIMITED
200 VESEY ST., WORLD FINANCIAL CENTER
NEW YORK, NY 10285

TROPICANA MARKET INC.
5001 LINDENWOOD
ST. LOUIS, MO 63109

TRU VALU FOODS, INC.
P. O. BOX 188
EAST PRAIRIE, MO 63845

UNION PAGE DRUG, INC.
5298 PAGE
ST. LOUIS, MO 63113

WESTERN UNION FINANCIAL SERVICES, INC.
ONE LAKE STREET
UPPER RIVER, NJ 07458

ABSTRACT OF REPORTS OF CONDITION OF REGISTERED CONSUMER CREDIT LENDERS AS OF THE CLOSE OF BUSINESS ON DECEMBER 31, 1988 AND DECEMBER 31, 1989

TOTAL MISSOURI BUSINESS

	300 OFFICES DECEMBER 31, 1988	315 OFFICES DECEMBER 31, 1989
Net Receivables	$ 716,264,602	$ 867,912,930
Total Assets	961,212,986	886,509,797
Charges Collected and/or Earned	$ 167,770,045	$ 158,529,132
Insurance Income	4,301,006	4,326,890
Other Income	22,278,024	2,973,365
Total Operating Income	194,349,075	165,829,387
Operating Expenses (Incl. Inc. Taxes)	$ 93,584,174	$ 86,931,188
Interest Paid on Borrowed Funds	87,313,022	32,828,552
Total Expenses	180,897,196	119,759,740
Net Earnings	$ 13,451,879	$ 46,069,647

PORTION ATTRIBUTABLE TO INSTALLMENT LOAN BUSINESS

	DECEMBER 31, 1988	DECEMBER 31, 1989
Net Receivables	$ 311,252,876	$ 404,487,184
Total Assets	404,020,462	414,355,422
Charges Collected and/or Earned	$ 88,231,224	$ 83,266,439
Insurance Income	3,466,315	3,672,754
Other Income	4,455,407	1,514,474
Total Operating Income	96,152,946	88,453,667
Operating Expenses (Incl. Inc. Taxes)	$ 64,549,451	$ 51,456,148
Interest Paid on Borrowed Funds	24,672,535	32,828,552
Total Expenses	89,221,986	84,284,700
Net Earnings	$ 6,930,960	$ 4,168,967